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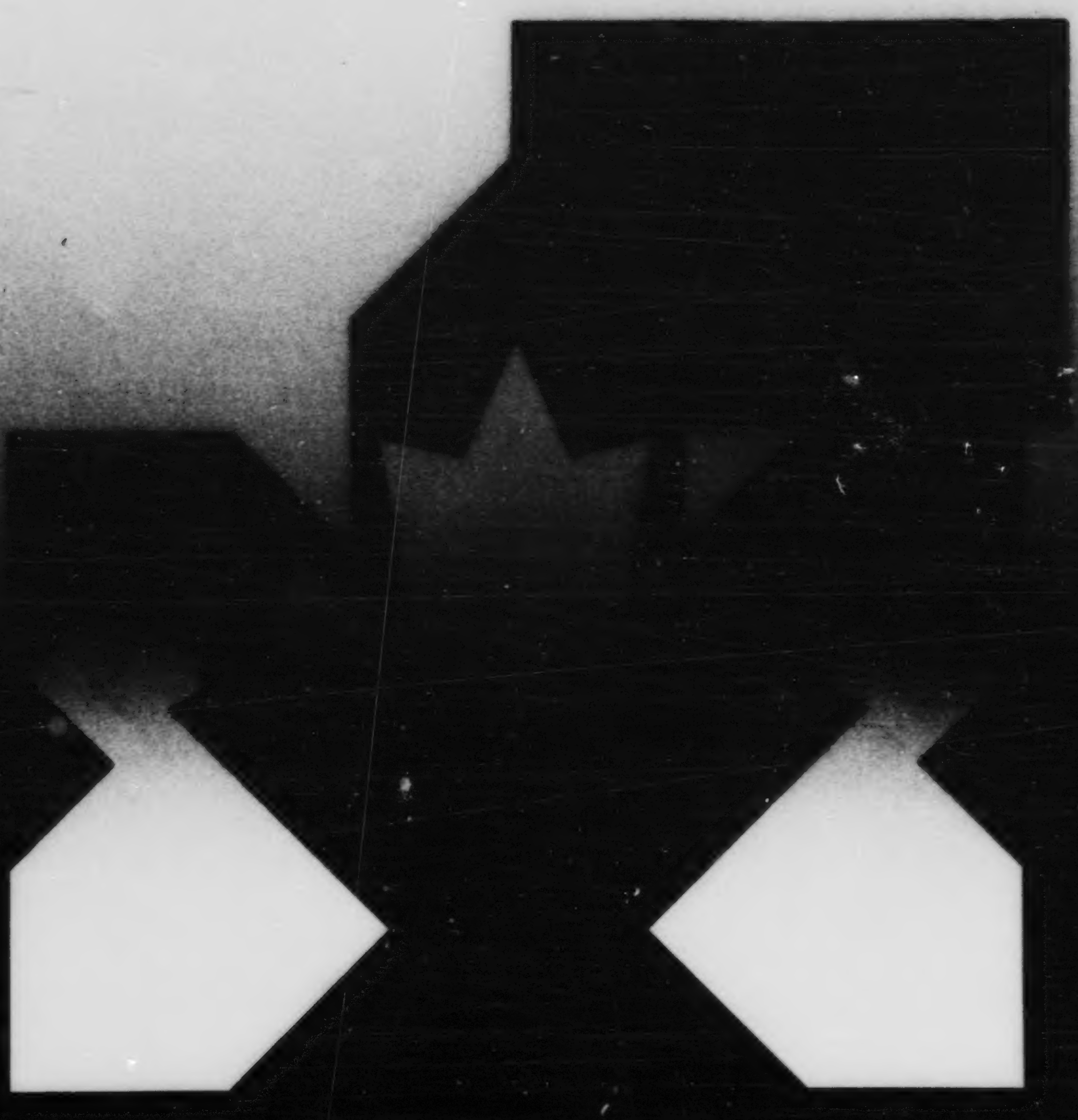

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ELDERLY HOMEOWNERS TURNED RENTERS: REASONS FOR MOVE

FINAL REPORT

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Elderly Homeowners Turned Renters:
Reasons for Move

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Abstract

This study examines the demographic/personal profiles, decision rationale, and housing characteristics and expectations of homeowner-turned-renter movers in order to identify the type and level of supports that are needed to prevent the move, to facilitate it where it cannot be prevented, and to assist the adjustment in the new rental accommodation.

One hundred in-depth interviews were conducted in Kingston and Peterborough, Ontario focusing on three attributes of the housing environment: shelter quality, neighbourhood quality and service accessibility. Some significant findings include the following.

1. Gender was the most significant indicator of poor health, living alone, and longer term residence in the former home.
2. The findings generally indicated problems of older housing stock and dilapidated neighbourhoods.
3. The most often cited reason for the move was difficulties in maintaining the shelter quality, followed by lack of social support and declining health.
4. Shelter quality showed no improvement (though still very positive) after the move, and neighbourhood quality showed general decline.
5. More than half of the movers would move again after the initial relocation, though for different reasons.

The study concludes with observations about the prediction of housing satisfaction for homeowners, the identification of particular support-autonomy trade-offs by those citing different reasons for their move, and insights about designing programs to satisfy user needs.

Summary

This study is based on Lawton's "Support-Autonomy Dialectic" argument within the environmental psychology perspective of housing for the elderly. Faced with reduced personal competence an elderly homeowner would reduce his/her expectations and accept support in order to stay on in a familiar environment which provides a sense of security and autonomy. A decision to relocate is precipitated by a disequilibrium between the need for support and the desire for autonomous behaviour, brought about by reduced personal competence and/or increased environmental stress. The equilibrium can only be restored by moving to a new environment which recognizes and accommodates the reduced competence, and which must over-compensate for the loss of environmental familiarity and social ties due to the move. This study examines the demographic/personal profiles, decision rationale, and housing characteristics and expectations of homeowner-turned-renter movers in order to identify the type and level of supports that are needed in order to prevent the move, to facilitate it where it cannot be prevented, and to assist the adjustment in the new rental accommodation.

One hundred in-depth interviews were conducted in Kingston and Peterborough, Ontario focusing on three attributes of the housing environment: shelter quality, neighbourhood quality and service accessibility. Some significant findings include the following.

1. In comparison, female movers were significantly less healthy, more widowed, and/or living by themselves, and were longer-term residents in their home and neighbourhood.

2. Perceptions about the shelter quality of the former homes were extremely favourable, except in the area of general upkeep and repairs. Perceptions about the neighbourhood quality were lower, with traffic safety being the greatest concern. Accessibility to services was the least satisfactory. The findings generally indicated problems of older housing stock in dilapidated neighbourhoods.

3. The most often cited reason for the move was difficulties in maintaining the shelter quality, followed by lack of social support and declining health. Financial burden and lack of accessibility to services did not constitute major reasons. The least mentioned reasons were neighbourhood problems. Often, it is a combination of reasons, especially among shelter, finance, health, and social support.

4. The move had not been very successful for many. Comparing the housing perception before and after the move it was found that shelter quality showed no improvement (though still very positive) and neighbourhood quality showed general decline.

5. Although most movers had been long-time residents in their own homes, more than half of them would move again after the initial relocation. The reasons for these subsequent moves shifted. The dominance of shelter, social support and health reasons was reduced, but neighbourhood and financial reasons became more important.

6. Although financial reasons were not expressed as the dominant reasons (about 30% of those who responded were paying more than half of their income on shelter related expenses) many of the shelter problems cited could have been addressed with adequate finance.

The findings were explained in the theoretic perspective, and discussed in relation to findings of other research.

The study concludes with observations about policy/program implications of the findings, particularly about the prediction of housing satisfaction for homeowners, the identification of particular support-autonomy trade-offs by those citing different reasons for their move, and insights about designing programs to satisfy user needs.

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1. INTRODUCTION

This report is divided into six sections: introduction, theoretical framework, method, findings and analysis, discussion, and conclusion.

In the introduction section, the research question is identified and the scope of the study defined. The theoretical framework for this study is drawn primarily from environmental psychology and augmented by salient perspectives from geography, economics, and anthropology. The section on method includes a discussion of the interview method, sampling procedure and analytic procedure. The findings and analysis section focuses on the various profiles of elderly movers, the reasons for moving, the efficiency of government programs to prevent or facilitate the move, the success and failure of the move in addressing the housing concerns of the mover, and the adjustments after the move. The section on discussion will relate the findings to the various theoretical perspectives and findings from other studies. The conclusion section will focus on the theoretical issues of predicting the move, and the policy and program issues of preventing the move, facilitating it, if that becomes necessary, and reducing the stress of adjustment after the move.

This section deals with the general housing situations of elderly homeowners, states the research question, and describes the study areas.

Research on housing for the elderly has long established the desire of elderly people to stay as long as possible in their own community (e.g., Carp and Carp, 1982; Lawton, 1983; Leung, 1987; Novak, 1985; O'Bryant, 1983; and Preston, 1984). This is particularly true for homeowners who usually have longer periods of residence in the community and are most reluctant to leave.

According to one study, 20 per cent of the elderly are community residents living in their own homes (O'Bryant, 1985: 306). These spend about 80 per cent to 90 per cent of their time in the immediate neighbourhood (Hansen, 1976). According to a Canadian study (Novak, 1985: 98), three-quarters of all men and half of all women over the age of 65 in Canada own their homes. Three-quarters of them own single-family, two- to three-bedroom homes. Sixty per cent of them carry no mortgage (95 per cent for those over 80). More than half of them live in homes that were built before 1940. In another Canadian study (Connidis and Rempel, 1983: 95), it was found that 68 per cent of elderly widowers own their homes while 43 per cent of elderly widows own theirs.

While the incidence of home ownership is high among the elderly the equity of the homes is usually lower than other home owners (Baer, 1976; and Struyk and Soldo, 1980). The suitability of the homes for the housing needs is also questionable. According to a U.S. study (O'Bryant, 1983: 31), a third of those over the age of 60 have lived in their present residence for over 20 years. These structures are getting old and the changing circumstances and life cycles of the elderly have created needs which can no longer be satisfied by their present housing environments. The increasing ratio between housing expenditure and household income is also worrisome. According to a U.S. study (Gleeson, 1980), the ratio of housing expenditure to income for elderly homeowners has increased from 15 per cent in 1972 to 20 per cent in 1980. Although the ratio for renters is much higher (28 per cent in 1972 and 32 per cent in 1980), the magnitude of the increase is particularly noticeable in the case of the elderly homeowners.

In spite of the increase in house expenditure and the reducion of housing suitability, the elderly tend to want to stay on at their present residence. One U.S. study (Lane and Feins, 1985: 245-246) has found that, in 1980, 9 per cent of elderly heads of households moved as compared to the national figure of 18 per cent. Another study (Varady, 1984: 394) shows renters are five times more interested in moving than homeowners. But the fact remains that many elderly homeowners do move out of their homes. Even more significantly, more than half of them become renters (Struyk, 1980: 51).

This present study examines the reasons for such moves, both as expressed by the elderly movers themselves and as manifested through the demographic and personal characteristics and residential satisfaction at the time of the move.

Earlier studies by this author dealt with the locational concentration of low-income, elderly homeowners and their housing perceptions. This present study, as well as the earlier studies, were conducted in two small cities in eastern Ontario--Kingston and Peterborough. The assumption was that the housing options available to the elderly are more limited in small cities. Also, in the case of small cities surrounded by rural areas, the relocation of rural elderly homeowners at the urban fringe presents interesting theoretical and policy issues. The following are the demographic, socioeconomic and housing profiles of the general population in these two cities (Table 1).

Both study locales are small size cities with a population of about 50,000 to 60,000 in the city proper and about 100,000 in the whole region. For this study, we chose the regional (county) data which included more accurately the previous home and subsequent rental housing locations. The data are based on 1986 census figures.

In 1986, Kingston (Frontenac County) had a population of 115,221. Its elderly population was 11.9 per cent of the total and the male/female distribution within the elderly population was 41.3 per cent to 58.7 per cent. There were 42,355 private dwellings and the owner/renter distribution was 59.6 per cent to 40.4 per cent. In terms of the housing stock, 56.6 per cent was single-family housing, and 42.8 per cent was constructed before 1946. Average household income in 1985 was $34,374. There were 9.6 per cent of the homeowner households and 28.8 per cent of the renter households, which paid more than 30 per cent of their income towards housing costs.

In Peterborough (Peterborough County) in 1986, the population was 105,056. The proportion of elderly population was 14.8 per cent of the total and the male/female distribution in the elderly population was 42.5 per cent to 47.5 per cent. The number of private dwellings was 38,125 and the owner/renter distribution was 72.5 per cent to 26.6 per cent. In terms of the housing stock, 75.6 per cent was single-family housing, and 29.6 per cent was constructed before 1946. Average household income in 1985 was $32,126, with 11.2 per cent of the owner households and 35.6 per cent of the rental households paying more than 30 per cent of their income towards housing costs.

The comparable data for the Province of Ontario were as follows. The total population was 9,101,694. Elderly population was 10.9 per cent of the total and the male/female distribution in the elderly population was 41.4 per cent to 58.6 per cent. There were 3,221,730 private dwellings in the Province and the owner/renter distribution was 63.6 per cent to 36.2 per cent. In terms of the housing stock, 57.4 per cent was single-family housing and 22.9 per cent of the total stock was constructed before 1946. Average household income for the Province in 1985 was $38,022, with 10.9 per cent of the owner households and 26.9 per cent of the renter households paying more than 30 per cent of their income towards housing costs.

When examined against the Province of Ontario, we will notice that the proportions of elderly in the two study areas were higher than that for the Province, reflecting the fact that these were retirement communities. However, Peterborough had a higher proportion of elderly among its population than both the Province and Kingston. The sex distributions were comparable between the two study areas and the Province. But Peterborough had a much higher proportion of ownership housing and single-family houses than the Province while Kingston had a lower proportion. At the same time, more of Peterborough's housing stock was pre-1946 compared to the Province as a whole. Kingston's proportion of pre-1946 housing was comparable to the Provincial figure. The average household income levels at both study areas was significantly lower than that for the Province as a whole but the Kingston figure was slightly better than that for Peterborough. There were significantly higher proportions of people in Peterborough paying more than 30 per cent of their income towards housing costs. All these show that, while there were some difference between the two study areas, especially in terms of the proportion of homeowners, the age of the housing stock and the income levels, both areas reflected small, old and retirement city characteristics.

Before explaining the method of the study, the next section deals with the underpinning theoretical framework of this study and the salient research issues to be addressed.

2. THEORETICAL FRAMEWORK

This section explores the relevance of the environmental psychology perspective in examining the housing behaviour of elderly homeowners, develops the central hypothesis for this study, and incorporates the salient features from other theoretical perspectives.

2.1 The Environmental Psychology Perspective

The most coherent theoretical framework for the study of housing perception and mobility of the elderly is drawn from environmental psychology. Lawton (1985) postulates a dialectic relationship between support and autonomy to characterize the transaction between older people and their environment. He (1985: 506-507) also described the behaviour of the elderly as involving either an environmental reactivity (responding to externally applied intervention) or an environmental proactivity (attempting to change oneself or to create an environment to facilitate some desired behaviour).

2.1.1 Support-Autonomy Dialectic

Lawton suggests (1985: 503) that the transaction between the elderly and their environment is really a transaction between personal competence and environmental "press." Faced with reduced personal competence, a person can either create a "multiplex" environment where one's autonomy is maintained at certain levels while supports are accepted at other levels, or by constricting one's spatial environment. In this context, environmental stability is important because it helps to maintain cognition of the environment ("state of residential knowing"). Therefore, environmental stability is simultaneously a source of security and autonomy--security in the sense of predictability in knowing what to avoid and knowing who can help if there is need, and autonomy in the sense of fortifiying and reinforcing one's coping skills (Lawton, 1985: 500). Alternatively, environmental changes force cognitive restructuring which is stressful. This explains why people want to stay on in the current residence so as to maintain environmental stability.

This theory is supported by other attempts in explaining the housing behaviour of the elderly. O'Bryant (1983: 34) suggests that the reason for the elderly to want to remain independent is that "this makes them feel more competent." Kahana (1982) talks about a congruence model of person-environment interaction. He suggests that individuals change their environment or alter their needs via adaptive behaviour in order to maximize the fit or congruence between their needs and a specific environment. Where the congruence exists, the individual perceives a high level of satisfaction, and vice versa. In this model, the most important determinant of whether the life-style of the individual results in a sense of personal fulfilment is the congruence between the needs of the individual and the offerings of the environment.

However, a number of questions can be raised, such as what constitutes personal competence and environmental press? Can they change independently of each other and in relation with each other? Is the relationship between personal competence and environmental press a dynamic equilibrium, or a series of successive and distinguishable adjustments? And, can the success or failure of housing relocation be predicted, based on this theory? After all, Lawton (1985: 506), when describing the dialectics between autonomy and security (support), observes that "all people require some of both all the time, all people need more of one than the other some of the time, and in many situations, satisfying one of the needs leads to the frustration of the other."

2.1.2 Environment and Well-Being

Lawton (1983) identifies four sectors of the good life: behavioural competence, psychological well-being, perceived quality of life, and the objective environment. He argues that "each sector of the good life has its own structure and its own legitimacy as a goal for individuals and for society as a whole" (Lawton, 1983: 355). Thus, each sector is autonomous. He goes to far as to insist that "one should not insist on demonstrating that an improvement in one sector of well-being should lead to improvement in another sector" (Lawton, 1983: 356). There are both potentials and problems with this approach. It is legitimate to insist, as Lawton does, that "we must insist on the right of each person to define his idiosyncratic life goals and to eschew the neatness of total congruence among elements of the good life if he wishes" (Lawton, 1983: 356). In fact, the ambiguous relationship between psychological well-being and environmental conditions deserves attention (Novak, 1985, and Leung, 1987). Also, Lawton's indictment is well grounded when he observes that our usual practice is to look for, expect, and feel disappointed if we do not obtain huge correlations between our measures in different sectors, and that we must learn to be more discriminating in our interpretations which, in turn, will lead to better science. However, to go from this position to argue that the four sectors are not only capable of being studied independently but that they are necessarily unrelated to, and not affected by, one another, is probably fallacious. In fact, the personal competence and environmental press transaction theory and the support-autonomy dialectics that Lawton postulates depend on some observable and predictable relationship between his "sectors of the good life," especially between behavioural competence, perceived quality of life, and objective environment. What has made it particularly difficult to discern causal relationships between personal competence and environmental press, is the presence of mitigating devices which people use when there is a lack of congruence between the two. These include Carp's (1975) cognitive dissonance, Lawton's (1978) positive, adaptive mechanism, and Campbell's (1976) reduction in housing aspiration. These mitigating mechanisms that people use tend to mask and confuse the relationships between the different sectors postulated by Lawton.

However, Lawton's scheme of the four sectors of the good life can still be employed to enrich his "transaction" theory. The perceived quality of life and the objective environment offer both a subjective and objective dimension to define environmental press. Lawton talks about four domains in the subjective quality of life: housing and neighbourhood, the use of time, family, and friends (1983: 352). His use of the objective environment includes macroeconomic and social environment such as unemployment, crime rate, and so on, as well as the physical environment such as the number of people per room.

The relationship between the environment (objective as well as perceived) and the self-perceived well-being of the elderly as well as their housing behaviour, have all been very well studied. However, the quality of the studies and the findings vary. Galster and Hesser (1981: 748) stress that "there are certain physical and social features of neighbourhoods which people generally need or to which they aspire, and that people cannot adapt to the absence of these features." Carp and Carp (1982) emphasize the importance of the environment to the well-being of the elderly in their study of the "ideal residential area." Here the idea of "environmental resources" is suggested where the focus is on both the physical and social environment (Carp and Carp, 1982: 412). Lawton (1977) talks about physical resource environment (facilities that exist in the neighbourhood), functional resource environment (facilities that are used), perceived environment (an individual's definition of the neighbourhood), and the salient resource environment (the individual's own valuation of the facilities). Blake *et al*

(1978) talk about the three dimensions of an ideal community which are system maintenance (e.g., medical care and community services), relationship to others (e.g., having a choice in community affairs and being near relatives and friends), and personal development (e.g., recreation and entertainment). It is interesting to note that the "ideal" community is not simply the presence of certain facilities and services within walking distance. Certain "aesthetic qualities" seem to have great importance, such as general cleanliness, minimum air pollution, general attractiveness, quietness, and good landscaping (Carp and Carp, 1982: 417 and 421).

However, as noted by Carp and Carp (1982: 415) there is a trade-off between access to these material and human resources and the "negative concomitance" for such access. For example, a fire station or a police station provides protection but has a negative impact such as high level and unpredictable noise. Restaurants and movie houses provide opportunities for enjoyment and sociability but they attract strangers. A church may provide a source of religious participation but for both attenders and nonattenders there may be traffic congestion and danger to pedestrians. And the corner grocery store may be essential but it increases traffic noise and pedestrian congestion. Yet, most older people prefer to remain in their own neighbourhood, making trade-offs between access to their required services and negative concomitance for such access rather than to move to other buildings or locations where similar services are also available. O'Bryant (1983: 39) suggests that there are also other trade-offs that elderly people make in order to stay in their community, especially between the amount of income spent on housing and the ideals of a "comfortable surrounding," such as adequate warmth, easy maintenance, a convenient floor-plan and ample storage.

These studies reinforce Lawton's support-autonomy theory. Living and functioning in one's own community is a very important aspect of autonomy for elderly people and they are willing to seek support from other people and resource-providers, as well as accept the negative aspects of community living in order to do so.

It seems that the longer an elderly has resided in a community, the more reluctant that he or she will be to move. There are a number of explanations for this. Preston (1984) talks about residential stress and inertia. Residential stress is defined as the disparity between attainable residential desires and perceived housing and neighbourhood conditions. And residential inertia is defined as the unwillingness to relocate from the present site. She finds income and the ability to maintain an independent residence are the major determinants of residential stress and inertia, and that age and years of residence are not significant determinants. These findings seem to suggest that income and the ability to maintain an independent residence are significant measures of personal competence. However, both Preston and other researchers (e.g., Ley and Samuels, 1978; and Bunting and Guelke, 1979) emphasize the need to investigate the subjective experience of the elderly and to pay special attention to their beliefs, past behaviour, and future intentions.

2.1.3 Environmental Perception of Homeowners

O'Bryant's work (1982 and 1983) represents an innovative effort to enquire into the subjective variables which affect the perceived quality of life of elderly homeowners. There are a couple of points which deserve specialy attention. O'Bryant's findings suggest that there is a significant relationahip between two factors of Lawton's good life--behavioural competence and perceived quality of life (residential satisfaction being one of the most important domains here). She finds that "older persons want to remain independent as long as they are relatively competent to do so and one way is to stay in a familiar environment which they can handle" (O'Bryant, 1983: 40). Such findings are supported by others who also discover that both the symbol of independence and the feeling of competence can be derived from familiarity with the setting (e.g., White, 1969; Kummeron, 1980). The dilemma of relocation, O'Bryant goes on to say, is "particularly hard for the long-time homeowner" (1983: 41). In this way, O'Bryant's findings endorse Lawton's theory that environmental stability helps environmental cognition, thus enhancing competence. Staying in one's community is, therefore, a much more logical option even though trade-offs have to be made in order to accept a deteriorating environment and lack of access to resources. As a matter of fact, Lawton (1978) also observes that among older people, unwillingness to relocate may be due more to emotional attachment to a familiar residential location which represents "home" than to local, social ties. But O'Bryant and Wolf (1983: 218-219) refer to the attachment to the dwelling as well as familiarity with the general surrounding which includes both the dwelling and the neighbourhood. They place particular emphasis on the dwelling in order to capture the distinctions between housing satisfaction of homeowners and that of the renters.

2.1.4 Hypothesis

Based on the above discussion, we can derive the following position. The environmental psychological approach stresses the dynamics between personal competence and environmental stress and the congruence between personal needs and the environmental attributes. In this context, the elderly are constantly making trade-offs between autonomy and independence on the one hand, and support and security on the other. They also have to make trade-offs between resource access and their negative concomitants, as well as between costs and a comfortable surrounding. In all of these trade-offs, environmental stability helps to foster environmental cognition, and thereby increases the competence of the elderly to function. Thus, this theory can be used to argue that an elderly can sustain a great deal of environmental stress if there is sufficient environmental stability. The following hypothesis can now be formulated. A decision to relocate is precipitated by a disequilibrium between the need for support and the desire for autonomous behaviour, brought about by reduced personal competence and/or increased environmental stress. The equilibrium can only be restored by moving to a new environment which recognizes, and accommodates, the reduced competence, and which must over-compensate for the loss of environmental familiarity and social ties due to the move. We will test this hypothesis by drawing on a host of variables which describe the objective and perceived environment, as well as personal and demographic variables which give proxy measures of personal competence.

2.2 Other Perspectives

To the environmental, psychological perspective we will also add some salient considerations from the perspectives of economics and urban geography. Geographers see housing as a means of holding on to one's wealth, to state who one is, to build social bridges and fences, to join groups and to exclude others from groups (Adams, 1984). Their focus of study includes convenience of the dwelling unit itself (Parker, 1984), and the location of the dwelling unit relative to services (Bourne, 1981; and Carroll and Gray, 1985). In fact, Meyer and Speare (1985) describe the distinctive mobility behaviour among the elderly as "local mobility for assistance" in a way, perhaps, subscribing to Lawton's idea of trading off certain autonomy in order to secure the necessary support for independent living. To this one should also add the consideration of the relationship between income and the ability to maintain an independent residence as a primary source of residential stress and inertia (Preston, 1984). The studies of "attachment to place" (Rowles, 1978: 68) are very similar to the environmental psychological approach. There are also studies about mobility and changes in an environment as well as relocation decisions (Golant, 1972, and Newmann, 1976). Some of their interests about elderly homeowners includes the question about appropriate housing (Morrow-Jones, 1986); the question of overconsumption by homeowners who see little incentive to move (Kendig, 1984); and the question of social integration which is seen as a function of long-term residence, relative stability of the neighbourhood, shared social characteristics with neighbours, and the degree to which the primary groups are intact (Rosow, 1980). Wherever our data allow, we will also try to examine these issues.

Economists see the relocation process in terms of "consumption disequilibrium." This process starts with a dissatifaction with the present unit. The decision criteria involve the magnitude of the dissatisfaction with the current location, the expected satisfaction with an alternative, and moving costs (Rossi, 1955; and Speare, 1974). In this approach, the household obtains "utility" from a particular unit, but discounts the utility by the cost involved with attaining it. Net present values of alternatives are then compared and the unit that provides the household with the greatest present value is selected (Fredland, 1974; and Goodman, 1976). Movers are therefore making highly rational relocation decisions. Struyk (1980) finds that the move from being a homeowner to a renter is positively and significantly related to increase in mobility limitations and to proximity of children in the area. He observes that when consumption (size of unit and housing deficiency) and income are held constant an homeowner's move has not increased his or her housing expenditure-to-income ratio, because of the divergence between expenditures and market "rent" for owner-occuped units, and the greater ability of homeowners to generate increased income from assets in case of need so as to bring the ratio down. Again, we will try to examine these issues with our data wherever possible.

3. METHOD

In this study, we were interested in both the objective environment and conditions and the subjective perceptions and attitudes which would help to explain why some elderly homeowners in our study area moved out of their homes to become renters. More specifically, the stated reasons for the move, how the move was actually executed, and the adjustment to the new dwelling and location, were examined against the demographic and personal characteristics of the movers, their home and homeownership characteristics, their housing perception (satisfaction), and their attitude towards homeownership.

3.1 The Research Instrument

One hundred elderly homeowner-turned-renters were interviewed in two cities and their surrounding areas (48 in Peterborough and 52 in Kingston). A structured questionnaire survey was administered verbally (see Appendix I for Questionnaire). On average, the 22-page questionnaire-interview took approximately one hour to complete. Responses were recorded directly on the survey instrument as well as taped (only one respondent declined to be taped). General as well as specific reasons for the move were solicited. The demographic and personal information obtained included age, sex, health, marital status, mobility, living arrangements, children, income, employment, and length of residence. Home and homeownership characteristics included building type, dwelling size, neighbourhood type, ownership status, value of home, housing expenditure, and location of rental accommodation in relation to location of previous home. Housing perception or satisfaction measures included shelter quality, neighbourhood quality, and accessibility to neighbourhood services and facilities. Attitudes towards homeownership included both the importance of benefits and seriousness of problems of being a homeowner. Additional information was sought on preferred building, neighbourhood and tenure types and living arrangement, on the methods used and efforts spent in finding the rental accommodation, on making the move and disposing of the home, and on real and hypothetical government programs that could have changed the decision to move or facilitated the move. The "success" and "failure" of the move was investigated by comparing the housing satisfaction at the rental accommodation to that at the previous home. Housing adjustment after the move was examined through the demographic and personal characteristics of those who made further moves again and the reasons for these subsequent moves. The focus of the study is the time when the homeowner-to-renter move was made and the situations immediately before and after the move.

Interval scales were used wherever possible such as age, number of bedrooms, and number of children. For most other questions, an ordinal scale was used, such as incomes, expenditures, and the time it took to dispose of the previous dwelling. For the perceptual and attitudinal questions, a five-point ordinal scale was used. Nominal scales were used for those other variables which could not be calibrated such as building types, occupations, and modes of transportation.

3.2 Sampling and Interviews

The sample was both stratified according to age and clustered according to tenure, building type, and living arrangements. In fact, the study only included renters over the age of 65 and who lived in senior citizen congregate housing. Those elderly homeowners who relocated to different tenures such as another owned home, a condominium, a cooperative, or noncongregate living arrangements were not included. The sample was therefore valid only for the examination of homeowner-turned-renters.

The interviews were conducted in the summer of 1988. The sample was generated as follows. Potential interviewees were contacted in a number of ways. Initially, the Housing Authorities for Kingston and Peterborough were approached to obtain a listing of the nonprofit and social housing projects for senior citizens in these study areas. The manager of each housing project was then contacted in order to explain to them the purpose of the study and to request their assistance in generating potential interviewees for our sample. The selection criteria were that the individual must be over the age of 60 years, formerly a homeowner and presently renting a self-contained, independent living unit. Two different sampling procedures were used. The administrator of a housing project would determine which tenants fit the selection criteria and would either contact these tenants and request an interview on our behalf, or provide us with the information so that we would make the contact directly. Alternatively, if an administrator could not assist us because he/she did not have the information or the resources to obtain it, then we would seek permission to post a notice in the lobby of the building, explaining our intentions and requesting that interested persons contact us if they wished to participate in our study. This latter approach was relatively unsuccessful.

Once the names of persons fitting our criteria were obtained from administrators, a letter was sent to those individuals explaining the purpose of our study. Interested individuals were asked to reply by mail through a standard form and with a stamped and addressed envelope provided. They were then contacted by phone to set up a date and time convenient to them for an interview.

However, not all of the sample was generated in this way. Some of it was generated during the course of the interview phase. We came to know names of other tenants who had not been included in the earlier sample but who, according to our respondents, were interested in, or could be approached for interviews. Twenty-eight such interviewees (20 in Kingston and 3 in Peterborough) were generated by this method.

All interviews were conducted at the current homes of the respondents with the exception of three, two of whom were interviewed at their place of employment, and one at her cottage. In total, 28 different housing projects were included (19 in Kingston, including one in Verona, and nine in Peterborough, including one in Lakefield). Most respondents (91) lived independently in self-contained units. The remaining nine respondents lived in housing facilities where they occuped a private room and had access to both personal and health care.

3.3 Data Analysis

The data were processed as followed. Data from the questionnaires were coded numerically. A file was established for each respondent. The data were then stored in the computer to be analyzed by using a SAS program. Frequency counts for all of the questions were obtained (Appendix 2). Cross tabulations were run to establish the following.

1. General demographic and personal profiles of movers.
2. The demographic/personal profiles of different movers according to their reasons to move.
3. Housing perception (satisfacation) of movers according to their demographic/personal characteristics.
4. Housing perception (satisfaction) of movers according to their reasons to move.
5. Comparison of housing perception (satisfaction) before and after the move.
6. Housing preferences of movers according to their reasons to move.
7. Various profiles (demographic/personal housing perception and reasons to move) of program users.
8. Various profiles of subsequent movers.

Because of the nominal scales used for the reasons to move and the limited number of observations about certain reasons, the standard correlation and regression tests would not have yielded reliable findings. However, it was possible to run correlation (significance) tests for a number of variables which were calibrated on an ordinal or interval scale to establish the following.

1. The relationship between the ratings (satisfaction) of different housing items so that "predictors" of general environmental satisfaction could be identified.
2. The relationship between the ratings (attitudes) of different homeownership benefits and problems so that "predictors" of general homeownership attitudes can be identified.
3. The relationship between the ratings (satisfaction) of different items of housing quality before and after the move so that the success or failure of the move could be assessed.

To augment the quantitative findings anecdotal comments were drawn from the interviews. Certain questions were designed to elicit open-ended answers, especially those pertaining to reasons to move. Also, throughout the interviews the respondents were encouraged to elaborate on their answers. These were transcribed and extracts were taken out and used to illustrate and provide context for the quantitative findings.

3.4 Limitations

Caution must be exercised in drawing any conclusions about the findings because of the following reasons.

1. The size of the sample was relatively small. This means

that the number of observations in mutually exclusive categories (such as the rating categories) would be too small for standard statistical analysis to be reliable. For this reason, alternative analytic schemes were used (described in the context of specific analysis). It is worthwhile to note that the small sample size was well compensated by the richness and detail of the questionnaire.

2. The sampling procedure was not entirely random. Although only about one quarter of the sample was generated through "suggestion" by other interviewees, this could affect the representativeness of the sample. However, since the sample was drawn from a large number of housing projects (28) and the "suggestion" involved only names of possible contacts, the chance for systematic bias was not high.

3. The questionnaire instrument was developed from previous research and literature source. Its scope and ability to capture the multiplicities of the reasons to move was limited by our categorization scheme. However, our analysis showed that we able to fit most of the reasons within our categories.

4. The scaling, especially the five-point scaling for the perceptions (satisfaction) and attitudes could not capture all possible shades of intensities.

5. The questionnaire required the respondents to telescope past feelings and events. This could give an illusion of clear and unambiguous perceptions, attitudes, decisions, and behaviour whereas in truth these could have been much more cluttered and unclear.

4. FINDINGS AND ANALYSIS

There are four subsections: profiles of movers, reasons to move, preventing and facilitating the move, and adjutments after the move.

For frequency counts, please refer to Appendix 2 where frequency counts of responses to all the questions have been included. Throughout this section, the specific question from which the findings were obtained is identified in parenthesis.

4.1 Profiles of Movers

A number of mover attributes were examined: demographic and personal characteristics, home and homeownership characteristics, housing perception (satisfaction), and attitudes towards the benefits and problems of homeownership.

4.1.1 Demographic and Personal Characteristics

(1) Age

At the time of the move, age distribution showed an overwhelming proportion of movers who made the transition when they were still young-old (Table 2). In fact, 48 per cent, or close to half of our respondents, made the move before 65 years of age. The largest single cohort was those aged between 60 to 64 (29 per cent).

(2) Sex

The female-to-male ratio was approximately six to one (Table 3). When compared to the sex distribution in the general elderly population in the study areas, we found that there was an overwhelming share of females in our sample of movers. We did not have sex distribution among elderly homeowners and renters for the study areas. But the provincial figures showed that the female-to-male distribution among elderly homeowners was 35.0 per cent to 65.0 per cent and that among elderly renters was 60.8 per cent to 39.2 per cent (Table 4). Thus it can be seen that the female-to-male ratios could be quite different between elderly homeowners and renters. Given the fact that the proportion of females among elderly renters was much higher than that of the total population, it is not unreasonable to expect an exceptionally high proportion of the homeowner-turned-renters were females. In this way, our sample was probably representative of this kind of movers.

(3) Health Status

At the time of the move, 68 per cent of our respondents had good to excellent health as perceived by them (Q.10). The relatively "healthy" status was to be expected because all our respondents were capable of independent living. Also, health status can reflect a certain state of mind, "I had a heart attack [last summer] and have come back from that very well. But it's always in the back of your mind....You're limited." Fifteen per cent did report poor to very poor health. It is interesting to note that when asked about the most important reasons for their move, 19 per cent reported declining health (Q.39a). This suggests that the reported health status was quite reliable.

(4) Marital Status

About 40 per cent of our respondents were either married or common law at the time of their move. Fifty per cent were widowed and the rest being divorced, separated or never married (Q.50). The marital status at the time of interview showed that about 20 per cent stayed married while widowhood exceeded 70 per cent (Q.60). As the population aged, there were more widows and widowers as their spouse died. A point of passing interest is that six of the respondents were either divorced or separated at the time of the move but only three were divorced or separated at the time of interview. It is not possible to trace remarriages or reunions, but it seemed that these do take place among our elderly population.

(5) Mobility

A majority of the respondents, or 57 per cent, had used the automobile as the predominant mode of transportation (Q.9). Seventeen per cent walked and 22 per cent were driven either by their spouse or by others.

(6) Living Arrangements

With respect to the living arrangements at the time of the move, the findings showed that 56 per cent of the respondents lived by themselves, 39 per cent with spouse, and 12 per cent with children or relatives (Q.8).

(7) Children

More than two-thirds of the respondents had two or more children at the time of their move (Q.62). It is interesting to see this in relation to the involvement of children in the decision to move (Q.40), in assistance received from children at the move (Q.52e), and in persons affected by the move (Q.51). While children were very helpful at the move, they were not much involved in the decision making and living arrangement, nor were they affected by the move.

(8) Income

We do not have direct information about the income status of the respondents at the time of the move. However, the distribution of their reported income at the time of interview showed that more than half reported more-than-adequate income. About 30 per cent reported that their income was about adequate while only about 10 per cent reported insufficient income for essential purposes (Q.64). It seems that there was a general perception of economic adequacy. It is not unreasonable to assume that their perceived income situations had been comparable at the time of their move. This may also help to explain in part that "declining income" was ranked only fifth among the reasons cited for the move (Q.39a).

(9) Employment

Nineteen per cent of the respondents were still working at the time of the move (Q.11). Eleven of them were working full time. Their previous occupations reflected the fact that an overwhelming majority of our respondents were women. Just under 30 per cent of them had been homemakers, under 20 per cent had been nurses, about 15 per cent had held managerial and professional jobs, and the remaining (about 40 per cent) had held nonprofessional jobs or other occupations (Q.63a).

(10) Length of Residence

The length of residence in their former homes was, as expected, long (Q.5). More than 80 per cent had lived in their residence for more than five years and 40 per cent had lived there for more than 20 years. This finding is generally supported by other studies (O'Bryant, 1983).

The demographic and personal characteristics were cross-tabulated. Data source for the cross-tabulations is identified in parenthesis. Gender seemed to be the most significant indicator of the demographic/personal profiles of movers.

1. Eighty-one per cent of the male respondents had good-to-excellent health (as perceived by them) at the time of their move, compared to 65 per cent of female respondents (Table 5).

2. Nineteen per cent of the male respondents were living by themselves, compared to 67 per cent of the female respondents (Preamble with Q.8).

3. Sixty-nine per cent of the male respondents were married (including common law), compared to only 32 percent of the female respondents (Preamble with Q.50).

4. Thirteen percent of the male respondents had no children, compared to 20 per cent of the female respondents (Preamble with Q.62).

5. Twenty-five percent of the male respondents had been living in their own homes for more than 20 years, compared to 42 per cent of the female respondents (Preamble with Q.5).

6. Thirty-one percent of the male respondents were still

working at the time of the move, compared to only 17 per cent of the female respondents (Preamble with Q.11a).

7. We did not have a specific question of the income of the respondents at the time of their move. The response to the question on the ratio of housing costs to income (Q.13) could be used to infer income. The present income level indicated that the great majority of the respondents were low to moderate income (Q.65).

These findings mean that when compared with male movers, female movers were significantly less healthy, more widowed, and/or living by themselves, and were longer-time residents in their home and neighbourhood. Also, generally those who were living with someone else (spouse, sibling, or children) had better health than those living by themselves (77 per cent compared to 61 percent).

4.1.2 Home and Homeownership Characteristics

(1) Building Type

Nearly all of the respondents, or 92 per cent, came from single-family detached houses (Q.3). Another five percent had lived in semidetached homes while two of the respondents had lived in a mobile home.

(2) Dwelling Size

Only 33 per cent of the respondents had lived in homes with two or less bedrooms (Q.4). The rest had three or more bedrooms.

(3) Neighbourhood

There were two variables--predominant land use, and income characteristics. According to resident perceptions, 69 per cent had lived in predominantly residential neighbourhoods and none of them had lived in what they considered to be commercial or industrial neighbourhoods, while 11 per cent had lived in rural areas (Q.6). With respect to income, a slight majority of the respondents, or 58 per cent, felt that the neighbourhood had been "middle income" (Q.7). Only those who had come from other towns or cities, as a result of their move, reported that they had come from higher income neighbourhoods (Q.23 with Q.7). It is interesting to note that, both in the land use and income characteristics, a number of the respondents considered their neighbourhoods to be "mixed" (19 per cent mixed land use and 32 per cent mixed income).

(4) Ownership Status

Fifty-seven per cent of our respondents were the sole owners of their homes while 36 per cent had joint ownership with their spouse (Q.12). This finding correlates very well with the findings about marital status (Q.50). However, we did not have data on whether the mortgage on the house had been fully paid off at the time of the move.

(5) Value of the Home

We did not had direct information on the value of the home, but we had data on the amount of property tax paid the year before the move (Q.14). It is interesting to note that more than 80 per cent of the respondents had an idea of how much property tax they paid the year before they moved. Of these 78 per cent paid less than one thousand dollars. Of course, since they moved at different times, it is difficult to infer anything reliable about the true value of their homes at the time of the move. However, the findings seem to support the observation by other studies that while ownership among the elderly is high, equity value of the homes is usually low.

(6) Housing Cost or Expenditure

A large number of the respondents did not have any clear idea of their housing costs, which included mortgage, utilities, taxes, maintenance and repairs (Q.13). However, of the 58 positive responses, only 13 (approximately 22 per cent) stated that their housing costs had been less than 20 per cent of their income. Seventeen of them (approximately 30 per cent) had to spend more than half of their income on their housing costs. It is interesting to note that one of the specific reasons cited for the move was "too expensive to keep [the house]" (Q.39). This was the second most important specific reason for the move after the reason of declining health.

(7) Location of Previous Home in Relation to Rental Accommodation.

More than 50 per cent of the respondents had moved from another town or city (Q.23). Only about 15 per cent of the respondents had moved within the same neighbourhood. This finding contradicts the conventional wisdom that elderly people have great affinity to their own neighbourhoods. There can be a number of reasons for this finding. Kingston and Peterborough are considered by many as good "retirement" places. In the case of Kingston, many elderly came from as far as Quebec. In this way, our sample may not be representative of elderly movers in other cities with respect to the locational choice of movers. The location to which the respondents had moved seemed to relate to the length of residence in their former home (Q.5 with Q.23). The longer the period of residence in the previous home, the more likely the mover would have stayed on in the general area. Of those whose move had been within the same neighbourhood, 57 per cent had lived there for more than 20 years. Of those who had moved outside of the neighbourhood, but still within the same town or city, 45 per cent of them had lived in their homes for more than 20 years. However, for those who had moved to another town or city, only 32 per cent of them had over 20 years of residence in their previous home. More interestingly, those who had moved within the neighbourhood, also registered significantly greater satisfaction about their neighbourhood and accessibility to services (Table 6).

4.1.3 Housing Perception (Satisfaction) of Former Home

We investigated the perceptions of three kinds of housing items: shelter, neighbourhood, and services. In evaluating the responses about each item, a rating of "excellent" or "good" was considered as positive perception, a rating of "fair" as neutral, and a rating of "not so good" or "poor" as negative perception.

(1) Shelter

Twelve shelter items were examined (Q.15, items 1 to 12).

In general, the respondents' perceptions about the shelter quality of their homes were extremely favourable. The rating of "excellent" was particularly high for the size of individual rooms in the home and the overall size of the home. This is an interesting finding because a significant number of the respondents had also cited the need for less space as a reason for their move (Q.39a), although in no case did this constitute the single most important reason for any of the respondents' moves. Because there is a general tendency for elderly people to express satisfaction of their dwelling irrespective of the objective conditions, it is particularly significant when they do express dissatifaction with their dwelling. The findings showed that the respondents were particularly unhappy about the general upkeep and repairs in the house which could have been a reflection of their inability, due to health or income reasons, to do the necessary upkeep and repairs. In fact, difficulty in maintaining the home was cited as the third single most important reason for the move (Q.39b). Another interesting observation was the relatively low satisfaction with respect to "adequacy of closets or storage space." This finding could simply reflect the fact that many of the homes had been built as cheap houses at a time in the past (pre-1940) when the provision of closets and storage space had not been a significant design consideration.

(2) Neighbourhood Quality

Eleven neighbourhood items were examined (Q.15, items

13 to 23). Here the levels of satisfaction were still generally high, although somewhat lower than those about shelter quality. There were a large number of "not applicable" responses for the "condition of the sidewalks." This could mean that many of the former homes were in suburban or rural areas with no provision of sidewalks. Also, for health and security reasons, many elderly might not have used the sidewalks at all. Of all the neighbourhood conditions, safety from traffic seemed to be of the greatest concern. "Safety from traffic on the streets" and "street parking provisions" (which is generally highly related to the perception of traffic safety) had the least positive ratings and the most negative ratings. Other negative perceptions concerned street lighting and snow removal in winter. In spite of the relatively lower levels of satisfaction about their neighbourhood, it is interesting to note that "to stay in a good neighbourhood" was cited as one of the most important considerations for being a homeowner (Q.16).

(3) Service Accessibility

Thirteen facilities and services were considered (Q.15, items 24 to 36). The perceptions were not all positive. Again, a number of items had to be excluded for lack of valid information. Apparently, a large number of homeowners did not use public laundry facilities in the neighbourhood. Also, the responses to the item "entertainment and social clubs that you used in the neighbourhood" were too few for comparison with other items. Relatively fewer positive ratings were recorded for general shopping in the neighbourhood, dentists and denturists that one had to use, neighbourhood library that one used, and public transportation. What is perhaps more significant was the negative perceptions. These were perhaps items that the respondents considered very necessary but their accessibility to them had not been satisfactory. These included, in descending order of perceived deficiency: general shopping, dentists or denturists, doctors, clinics and hospitals, and neighbourhood drug stores. Other than general shopping, which probably had a lot of meaning for the elderly in terms of their social life and daily recreation needs, all other items concerned health. These findings reinforced the significance of declining health as the single most important reason for the move (Q.39b). As observed by one respondent, "I just felt at my age I wanted to be someplace near my doctor."

4.1.4 Housing Perceptions and Demographic/Personal Characteristics

The perceptions about shelter quality, neighbourhood quality, and accessibility to services at the former home, were further examined against demographic and personal characteristics. Profiles of movers were constructed based on "significant differences" in housing perceptions between respondents with different demographic and personal characteristics. Various demographic/personal variables were cross tabulated with housing perceptions. The following analytic scheme was used.

A "significant difference" was defined as a minimum of 15 percentage points difference in the proportion of respondents who expressed satisfaction regarding a particular housing item (i.e., a rating of "excellent" or "good" for any item in Q.15) between those who possessed a certain demographic/personal characteristic and those who did not. Since there were seven categories of perception responses (including "no response" and "not used" or "not applicable") a 15 percentage point difference represented one magnitude of difference. This criterion of "significance," together with the fact that nearly all responses tended to cluster around one or two categories, ensured that the findings were conservative and cautious. Table 7 shows the salient profiles.

There was little gender difference in housing perceptions (Preamble with Q.15). However, married people (those living with spouse) tended to have more positive perception about their shelter and neighbourhood qualities. They had definitely better perception about their accessibility to services (Q.50 with Q.15). This is not surprising as a high proportion of the respondents were female living by themselves and their mobility would have been more constrained. Those who had better health status also had a generally more positive perception about their housing situation, whether it was shelter, neighbourhood, or service accessibility (Q.10 with Q.15). In fact, health appeared to be the best predictor of housing satisfaction. On the other hand, long-term residents tended to have lower perception about their shelter quality. This could have been due to the fact that their houses were older and therefore had more problems. Their lower perceptions about neighbourhood conditions such as pavement and sidewalks, traffic safety and street lighting, could be related to the fact that their neighbourhoods were usually older. However, their familiarity with their neighbourhoods could also be used to explain their generally more positive perception about accessibility to neighbourhood services and facilities.

4.1.5 Predictors of Housing Satisfaction

By correlating the ratings of the perceptions of housing items with one another, "predictors" of the general housing satisfaction were generated. These are individual housing items which could yield a clue to the general satisfaction with the housing quality of the former home by the movers. The analytic scheme was based on the Pearson Correlation Coefficient. A coefficient of greater than 0.3 with a probability $>|R|$ of less than 0.01 was used as an indication of significant correlation.

(1) Shelter Quality

The items that were most significantly related to the largest number of other shelter items were "draught and insulation" followed by "general upkeep and repairs in the house," and "heating and ventilation." These findings could suggest the following: the house was old and underrepaired, financial difficulties were encountered by the owner to improve and maintain the house, and health problems prevented proper maintenance.

(2) Neighbourhood Quality

The ratings of various neighbourhood items were very closely related to one another. The rating of the "cleanliness of the streets" seemed to be a good predictor of the general neighbourhood quality. It was correlated significantly to practically every other neighbourhood item. This was followed by "security from crime in the neighbourhood," "safety from traffic on the street," "conditions of the street pavement (pot holes, etc.)," and "maintenance and repairs of buildings in the neighbourhood."

(3) Service Accessibility

There was much larger and closer clustering of ratings on accessibility. This was a reasonable finding. Unlike the shelter and neighbourhood qualities, the accessibility to services would depend on the urbanness of the location. Once a certain urban threshold is reached, a large number of services will be available. The findings suggested that a high rating of "other shopping in the neighbourhood (e.g., clothing, drug stores)" would mean a high rating for practically all other services. Certainly, the availability of general shopping in the neighbourhood can only indicate a high degree of accessibility to other services. Although the number of services correlated to this item was the greatest, the significance of the correlation was not as high as that generated by "grocery and convenience shopping" and "bank in the neighbourhood that you used." Admittedly, these were more essential services and their accessibility could have affected the perception about accessibility in general. The next most significant predictor was "doctors/clinics/hospital nearby that you used."

(4) Correlation Between All Housing Items

Some shelter items were significantly correlated to the neighbourhood items, and vice versa. Most noticeable was that "general upkeep and repairs in the house" was significantly correlated to more than half of the neighbourhood items (six out of 11), followed by the "condition of the grounds," and "privacy in the house." Together, these three shelter items were significantly correlated to nine of the 11 neighbourhood items. Likewise, the neighbourhood item of "maintenance and repairs of buildings in the neighbourhood" was significantly correlated to eight of the 12 shelter items, and the neighbourhood item of "cleanliness of the streets" was significantly correlated to five shelter items. However, it would be dangerous to infer too much from these correlations. After all, it is difficult to explain how "cleanliness of the streets" could be related to "adequacy of closets and storage space." What seemed to have emerged from this analysis was that the level of maintenance and repairs, whether it was with the house or the neighbourhood, tended to be reflected in other shelter and neighbourhood qualities and was therefore a good predictor of shelter and neighbourhood conditions and perceptions in general. There were also some significant correlations between neighbourhood items and accessibility to services. "Condition of the sidewalks" and "street and sidewalk snow removal in winter" were both significantly corrrelated to the accessibility of nine of the 14 neighbourhood services. This should not be surprising as these neighbourhood items directly influenced mobility. On the other hand, accessibility to "grocery and convenience shopping" was significantly correlated to a number of neighbourhood items including sidewalk conditions, security, snow removal and cleanliness of the streets. These findings suggested that neighbourhood quality and service accessibility tended to reinforce one another. Most significant of these were sidewalk conditions, and snow removal in the winter.

4.1.6 Attitudes Towards Benefits and Problems of Homeownership

Data about attitudes towards the benefits and problems of being a homeowner were analyzed (Q.16 and 17). A rating of "extremely" or "very" was considered as an expression of importance or seriousness. A rating of "fairly" was considered neutral, and a rating of "somewhat" or "not" was considered as an expression of lack of importance or seriousness.

Among the eight items of homeownership benefits, the respondents rated "to stay in a good neighbourhood" and "a source of pride" as the most important (Q.16). There was, however, a paradox here. The home "as roots in a place" was not considered a very important benefit of homeownership by many respondents. This was perhaps due to the fact that many of them had moved from another city when they relocated

(Q.23). They had moved from their roots but that did not change their attitudes towards the importance of a good neighbourhood. Contrary to some conventional wisdom, the home as "something to be passed on to your heir" was considered by more than half of our respondents as not an important benefit at all. This might suggest that financial schemes to derive income from the home could be made to work better once the question of "security in old age" is resolved.

Among the eight items of homeownership problems the respondents rated "the physical burden of upkeep" as, by far, the most serious (Q.17). This could be related to their declining health to do their own upkeep, and their low income to purchase the necessary service. The next set of serious problems were financial burdens, both of mortgages, utilities, and taxes as well as maintenance and repairs. At the other end of the spectrum, most respondents did not find serious problems about "difficulties in moving around the house" or that ownership tied them down to "an undersirable neighbourhood." Also, few respondents were bothered by the fact that the homes "did not produce income" for them (i.e., sunk-in equity), or that they "could not travel much because they were tied down by the house." This could help to explain, in part, why many elderly homeowners cannot relate readily to financial schemes such as split equity and reverse mortgages which can be used to unlock their equity in the house and produce income for them.

Our analysis also showed that attitudes towards the benefits and problems of homeownership were influenced by perceptions about housing quality. Pearson Correlation Coefficients were used to test the significance of the relationship between attitudes and perceptions (satisfaction). A coefficient of greater than 0.3 ~~was~~ with a probability $>|R|$ of less than 0.01 was used as an indication of significant correlation. The analysis showed that the most noticeable attitude was that towards the importance "to stay in a good neighbourhood." This attitude was significantly correlated to a number of neighbourhood perceptions (satisfactions) such as security from crime, snow removal, cleanliness, and repairs.

More significantly, attitudes towards benefits and problems of homeownership were also related to one another. These could be used as telltale signs to give a clue about the general attitude. But because there was only a small number of responses which stated strong attitudes (that is, expressions of "extremely" or "very" important benefits or serious problems), we used a Pearson Correlation Coefficient of 0.4 as a minimum for homeownership benefits and 0.5 as a minimum for homeownership problems. A probability $>|R|$ of less than 0.01 was used in all cases. Tables 11 and 12 show the salient results.

For homeownership benefits, the most significant telltale attitudes were homeownership "as a source of pride" and "as roots in a place." Our earlier analysis indicated that homeownership "as a source of pride" had been cited as important by a large number of respondents (Q.16). The present analysis showed that it was especially significantly related to considerations of "more privacy," "ownership of the land," and the ability " to stay in a good neighbourhood." However, the benefit of the home "as roots in a place" was recognized by a much smaller number. What the present analysis showed is that for those who had considered the home "as roots in a place" had also considered the home as very important in providing "ownership of the land," "something to pass on," and the ability "to stay in a good neighbourhood." This helped to explain the earlier observation that for many of the respondents who had been uprooted when they moved to another town or city (refer to p. 42-43) the loss of the former home became more of a reminder of the "good neighbourhoods" that they had left behind. It is also interesting to remember that only those who have moved from another town or city had also moved from high income neighbourhoods (refer to p. 32 ~~31~~).

For homeownership problems, the number of observations of strong attitudes was very small and the findings should be interpreted with great caution. It seemed that the attitudes that "the house did not produce income" and that the owner was "tied down by the house" were significantly correlated to a number of other homeownership problems, whereas the "physical version of upkeep" was only significantly correlated to the "financial burden of maintenance and repairs." Here again, there was indication that shelter and health (physical burden) and financial reasons to move were interrelated (refer to p. 39).

4.1.7 Conclusions

The profiles developed in this subsection were based generally on the sample as whole. These included the following.

With respect to demographic/personal characteristics, many moved when they were still young-old and had reasonable health. Half were still married and were living with someone. Although less than one-fifth were still working, more than half reported they had more-than-adequate income. About 40 per cent had lived in the former home for more than 20 years. Gender was perhaps the most significant indicator of poorer health, living alone, and longer term residence in the former home.

With respect to the homeownership characteristics, nearly everyone had moved from a single-family house. The equity value of the home was generally low, but two-thirds had three or more bedrooms. Most felt that the neighbourhood was middle income or mixed income. About 30 per cent of those who responded to the question said that they had been paying more than half of their income on housing costs. Only 15 per cent had lived in the same neighbourhood as their rental accommodation, while one half had come from another town or city. This reflected the fact that both study areas were "retirement" cities.

With respect to their housing perception or satisfaction, most respondents had been very satisfied with the shelter quality of their former home, a little less satisfied with the neighbourhood, and had mixed satisfaction about accessibility to services.

Housing perceptions or satisfactions were linked to demographic/personal characteristics. Married people had more positive perceptions. Better health was also responsible for higher housing satisfaction. But long-term residents tended to have lower satisfaction about the shelter and neighbourhood qualities of their former homes and higher satisfaction about their accessibbility to services, due probably to the old age of their homes and their location in older neighbourhoods.

In some ways, general shelter satisfaction could be predicted by certain shelter items such as "draught and insulation," "heating and ventilation." and "general upkeep and repairs." Neighbourhood satisfaction could be best predicted by "cleanliness of the streets." Accessibility satisfaction could be best predicted by general shopping in the area and the availability of grocery shopping and banks.

The benefits of homeownership valued by most respondents were "to stay in a good neighbourhood," and "a source of pride." However, it was somewhat ambiguous that, given the above, a relatively smaller number of respondents felt that the home was important "as roots in the place." This could have been due to the fact that more than half of the respondents had moved from another town or city to the study areas which were considered as retirement cities.

The problems of homeownership considered to be most serious were "the physical burden of upkeep" followed by "financial burdens" of various kinds. It was also found that some attitudes towards the benefits and problems of homeownership were related to housing satisfaction, and to one another. In particular, the benefits of a "good neighbourhood" was significantly related to neighbourhood qualities such as security from crime, snow removal, cleanliness and repairs, and to other attitudes such as homeownership "as a source of pride," and "as roots in the place." On the other hand, the problem of "physical burden of upkeep" was related to "financial burden of maintenance and repairs."

Having established these profiles, the next question is whether they can be refined or redefined according to the reasons to move.

4.2 Reasons to Move

Several questions of the survey instrument address this issue--questions 1, 39a and 39b. These questions asked the respondent to talk about the reasons for his or her move. By comparing the responses to these questions, we can examine the consistencies of their answers. The responses were organized into six categories of reasons: shelter, neighbourhood, accessibility, social support, finance, and health.

The questionnaire did not use the terms "shelter reasons," "neighbourhood reasons," etc. Rather, respondents were asked "why" they made the move (Q.1). The responses were then classified during the analysis according to the above categories. Many respondents had cited more than one category of reasons (Table 13). Likewise, the questionnaire also suggested some specific reasons for the respondents to choose from (Q.39). These were then classified according the above categories during the subsequent analysis. Of course, some reasons could not fit in to the categories. There were 9 per cent of such reasons for Question 1, 5.9 per cent for question 39a, and 22 per cent for Question 39b. These were relatively small proportions and should not affect the overall findings and analysis.

There was remarkable consistency between the responses to Questions 1 and 39a. The most frequently cited reasons for the move were shelter problems of various kinds. The next was social support, followed by health, and the least frequently mentioned reasons were neighbourhood reasons. The financial reasons category was ambiguous because it could relate to either income or shelter problems or to both. From the frequency counts of Question 1, it could be inferred that the decision to move was precipitated primarily by deteriorating shelter quality and/or declining health, as well as by reduced social support such as the death of a spouse, or the desire for more social support such as to be closer to family and friends. When asked to specify the single most important reasons, most respondents cited "declining health," followed by the reason that the home had been "too expensive to keep" (Q.39b). A typical comment was,

> I just moved because of my health ... that's the only reason ... if I had been as well as I used to be, I'd still be back there.

All these suggested that with declining health and income, shelter problems and shelter costs had become more serious and the need to access services and to secure social support had become greater.

> It was the physical work, and financially and mentally ... you can't do them and can't get anybody to do them ... [The main reason for the move] was to find something to do that would keep me active. To meet the public and to, you know, meet people.

Or, simply, the responsibility was much too for whatever reason.

> The main reason was that I didn't want the responsibility of the house ... that was it.

In spite of some problems in the neighbourhood, many elderly find it a familiar setting which actually compensated for the difficulties created by declining health and income. This helped to explain why most respondents considered "to stay in a good neighbourhood" to be one of the most important benefits of homeownership (Q.16).

The complexity of the reasons to move and the emotional contents must not be obscured by the artificial simplicity of the classification scheme. The following anecdotal comment shows what lies behind the sanitized terms of "shelter," "financial," "health," or "social support" reasons. Indeed, one could raise doubts about whether in some cases there was a clear "decision" to move, or whether one was looking at a kaleidoscope of human ambiguities.

> Well, I'm kind of restless and I'm wondering whether I should have sold, and my girls and the horrible turn my life took, and I don't

know why it happened. That's why I felt I wasn't ready for this interview. But I don't feel stuck here. And my girls are happy where they are.... When I see them happy I feel better about it. I miss them, I miss my friends, I miss everything and I have doubts about whether I should have moved or kept the house or given myself time to adjust. I had an operation and I quit smoking so I know that I'm going through smoker's withdrawal, so I have a lot of these things that I'm trying to put together, and they are all emotional, so time may well correct this stuff. It is not the apartment or the house ... I don't think I'd want the house back. I don't really know what I want. They were all big changes ... selling the home, getting the separation after 35 years and I don't know why that happened. I don't know whose fault it is. He was also an antisocial loner and he's a fine decent person but just incompatible ... no interest in each other. My self-esteem was so low ... one time my hips locked and I had to go to the hospital for two years and I couldn't sit down. I had problems and went through a horrible series of tests and found out there was nothing wrong, only stress. But it was my whole rectum and bottom was just raw and so I had to immerse into these tubs of solutions then dry off, then ultralite the dryness, and then this cream and nothing, underwear couldn't go anywhere until ... so you're sitting almost straddled in a house, how long can you exist like that, and this is the kind of treatment I had to give myself ... so this all got on my nerves too, you know ... and I couldn't clear up the situation 'cause I was still being stressed out ... I had to remove myself. I went to a marriage counsellor but he wouldn't go so she only got my side of the story and she thought I was a very brave person. She was a good sounding board, and when I told her what I was going to do she thought it was the right thing to do. I had to make a move and if the kids would be all right, but there were times when the kids and I wrangled, and I would come home from work and the young lady would be lying out on the deck in her bathing suit sunning and the pool would be green with algae and the grass would be this high. I'd be tired and he wouldn't be there. So I'd take off my clothes, go get the old clothes on, and got

> the chemicals, and do the wash and the vacuum and work till 10 or 10:30 at night cleaning the pool up. The grass still wasn't cut but the pool was, knowing I had to do it. Get up 6:00 in the morning go out to do in it again, put more algae solution in and it seemed that's all I was doing was pool, back washing all summer, plus my job, plus cutting grass ... the hedges were growing a way out of proportion, and they got so high I couldn't even reach them. So I had to phone to have someone come and do them, and he told me how much, and I said forget it, let it grow into Sherwood Forest, I can't pay that. So these were all the reasons, I don't even know what you asked me for starters.

For many movers, there was a tinge of the sense of regret. "Actually, I really wonder sometimes why I did move ... I'm quite happy here but I've lost that sense that I own this." "Now I wish I could have kept it [house] for my grandkids."

Many times, the "decision" to move took a long time to make.

> We were 47 years in our house and we built it. I should have moved before. We should have moved because I had heart trouble and I couldn't go up and down stairs. I wanted to move but my husband and father and brother built the place, and he didn't want to move. See?
>
> When I retired, all I had was just my pension and and bit of savings and my house, and it was getting just too expensive to keep. The taxes were going up steeper, $1,500--I could pay, but just--and I thought, well, the longer I wait it's going to be harder. Took me about five years to make up my mind.

Movers were also characterized by their relocation preferences in terms of building type (Q.44), neighbourhood location (Q.45), tenure (Q.46), and living arrangements (Q.47). About 36 per cent of the respondents indicated no building type preference (Q.44). This could be taken as a measure of lack of preference, a lack of choice, or an urgency to move out. Only about 22 per cent of the respondents actually preferred highrise or apartment living. With respect to neighbourhood location, 36 per cent of the respondents had no preference while 31 per cent had actually preferred a different city (Q.45). This could be related to the fact that more than half of our respondents had actually relocated from another town or city. Only about 13 per cent of the respondents had preferred to stay in the same neighbourhood. This was rather baffling in light of the earlier finding that there were generally high satisfactions with the neighbourhood quality (refer to p. 36), and that "to stay in a good neighbourhood" was considered a very important benefit of home ownership (refer to p. 43). With respect to tenure type, about 70 per cent actually stated that they had no preference, and the rest had stated that they had preferred rental housing (Q.46). None of the respondents had any preferences for cooperatives or condominiums. This could mean a lack of knowledge, choice, or great urgency for the move. Finally, in terms of living arrangements, only 13 of the respondents had seriously considered sharing the home with another person before their move (Q.47). None wanted to have children in the home. This is an interesting finding for those who want to promote intergenerational living arrangements.

Profiles of movers according to their reasons to move were developed. These included their demographic/personal characteristics, housing perception or satisfaction, attitude towards benefits and problems of homeownership, and housing reclocation preferences.

4.2.1 Demographic/Personal Profiles of Movers According to Reasons to Move

The focus of analysis was on any significant demographic/personal differences, at the time of the move, between those who had cited a particular catetory of reasons for their move and those who had not. Reasons to move (Q.1) were examined against sex (Preamble), marital status (Q.50), living arrangements (Q.8a), housing costs (Q.13), health status (Q.10), length of residence (Q.5), employment status (Q.11a), mobility (Q.9), and status of ownership (Q.12). Significance was defined by a minimum of 15 percentage point difference between those who had cited the reason and the sample norm. Since many respondents cited more than one reason, it is necessary to interpret the findings with some caution, especially when the number of observations was small as in the case of neighbourhood reasons (N = 8), accessibility reasons (N = 13), and financial reasons (N = 17). The findings are shown on Table 14.

(1) Shelter Reasons

There did not seem to be any clear indication that those who had moved for shelter reasons had any special demographic/personal characteristics. They were not significantly different from the general sample. One explanation could be that the majority of respondents (nearly two-thirds) had cited shelter reasons alone or in combination with other reasons. Thus, shelter reasons became the "normal" reasons, making the demographic/personal characteristics of those who had cited them very comparable to the sample "norm."

(2) Neighbourhood Reasons

There were three characteristics that showed significant differences. Those who had cited these reasons had better health status (as perceived by themselves), more of them had used the automobile as the primary mode of transportation, and a higher proportion of them were still engaged in the workforce at the time of the move. Their better health and mobility probably helped to explain their desire and ability to move to better neighbourhoods. The higher employment was not related to any existing theory about elderly movers.

(3) Accessibility Reasons

As expected, a significantly lower proportion of those who had cited accessibility reasons for the move used the automobile. Otherwise, their characteristics were similar to the sample norm.

(4) Social Support Reasons

A significantly higher proportion of this group was widowed and living by themselves. Loneliness seemed to be the greatest problem. "When my husband died I was always afraid to sleep alone." "... I was lonely there without my husband there, and I wanted to be where there were more people." Also, this group had higher-than-normal full ownership of their homes.

(5) Financial Reasons

The only significant findings about this group was that an overwhelming majority (93 per cent) had been paying more than one-third of their income for housing costs. All other characteristics were similar to the norm.

(6) Health Reasons

Again, the only significance about this group was its lower than normal health status. All other characteristics were comparable to the norm.

The above findings showed that there was remarkable consistency between reasons to move and the salient demographic/personal characteristics. This should increase the confidence level about the validity of the other findings.

4.2.2 Reasons to Move and Housing Perception (Satisfaction)

Reasons to move (Q.1, 39a and 39b) were examined against perception (satisfaction) ratings of shelter quality, neighbourhood quality, and accessibility to neighbourhood services (Q.15) to establish housing perception profiles of movers. By cross-tabulating the different categories of movers with the ratings that they had given to various housing items, we tried to identify the most salient housing perceptions of the movers according to their reasons to move.

The following analytic scheme was used. The perceptions of those who had cited a particular kind of reasons were compared to those who had not. Since most perceptions tended to be "excellent" or "good" (which was consistent to findings by other studies of housing perceptions of the elderly), the analysis focussed on the proportion of the respondents who had indicated a "excellent" or "good" rating. A conservative 15 percentage point minimum difference between those who have cited a particular reason and those who had not, was used as an indication of significance. Some interesting findings emerged.

(1) Shelter Reasons

For this analysis, the focus was on the perception of shelter quality (Table 15). The strongest and most consistent indication was the significantly lower perception, by those who had cited these reasons, about the "condition of the grounds." The following were some typical comments. "As you get older there are more things you don't like to do any more, like mowing the grass for an acre and a half of land, or keeping a 200 foot driveway and an 81 foot walkway clear in the winter." "We had a very large area outside, the grounds that had to be cut. I just couldn't keep up with it." Also, those who had cited the specific shelter reason of "home difficult to maintain" had higher perception about the "size of the individual rooms, "and lower perception about "plumbing and electrical." Those who have cited the reason "need less space" also had lower perception about the "general upkeep and repairs in the house."

(2) Neighbourhood Reasons

For this analysis, we focussed on the perception of the neighbourhood quality and accessibility to neighbourhood services and facilities (Table 16). It should be noted that none of the reasons offered in Question 39 related to neighbourhood quality specifically. The findings showed that the only significant difference was the lower perception by this group about "type of neighbours in the area." Generally, respondents who have cited these reasons have lower perceptions about the neighbourhood but the differences were not significant according to our criterion. With respect to accessibility to services, this group of respondents had a consistently higher perception, except in the case of "entertainment and social clubs."

(3) Accessibility Reasons

The focus was the perception of accessibility to neighbourhood services (Table 17). The profile of the movers was very clear here. Convenience was the key concern. "The main reason was that I could live where I could, where places were convenient for shopping, doctors and everything." Except for the "availability of parks and open space nearby," the ratings of accessibility for all other services and facilities by this group were lower. The most significant deficiency was in "doctors/clinics/hospital that you used," especially in cases where the respondent had cited that he/she had "wanted more freedom and convenience" as a reason for the move (Q.39m).

(4) Social Support Reasons

The analysis focussed on the perception of all three types of housing quality--shelter, neighbourhood, and accessibility to services--in order to detect if social support was needed to cope with shelter and neighbourhood problems and to obtain the needed services (Table 18). The analysis showed no immediately clear picture. This lack of clear profiles could suggest that "social support" was a very complex reason and could not be explained readily by housing perceptions.

(5) Financial Reasons

The focus was on the perception of shelter and neigbourhood quality (Table 19). Although the picture was not entirely clear, significantly lower ratings were given for certain shelter items which could have been improved had there been sufficient financial resources. These items included "overall size of the house," "heating and ventilation," "draught and insulation," "suitability of bathroom layout and fixtures," and "general upkeep and repairs." The neighbourhood items which received significantly lower ratings included "safety from traffic," "noise in the neighbourhood," and "street parking conditions." These findings could suggest that these were older and deteriorating inner-city neighbourhoods.

(6) Health Reasons

The focus was primarily on the perception of shelter quality, on the assumption that, for an elderly with declining health, his/her environment is usually more confined to the home (Table 20). There was no clear picture. This would suggest that perhaps health reasons tended to permeate all perceptions. However, where "declining health" was cited as the single most important reason (Q.39b), the following items received significantly lower ratings: "size of individual rooms," and "ease of moving about in the rooms (layout of rooms, stairs, etc.)."

From the above findings, it seemed that those who had cited shelter, neighbourhood or accessibility reasons had also shown clearer profiles of their perceptions (satisfactions) with respect to various housing items. The profiles of those who had moved for social support, financial and health reasons were less obvious and should probably be developed by bringing in other attributes, as attempted in the following.

4.2.3 Reasons to Move and Attitudes Toward Homeownership

The perceived benefits and problems of homeownership were investigated in order to identity attitudinal profiles of movers. An analytic scheme similar to that used to construct housing perception profiles was employed here. Reasons to move (Q.1, 39a and 39b) were cross-tabulated to attitudes towards certain important benefits and serious problems of home ownership (Q.16 and 17). The analysis focussed on the difference in attitudes between those who had cited a particular category of reasons for the move and those who had not. The proportions of respondents who had indicated an "extremely" or "very" important or "serious rating" were calculated. A 15 percentage point minimum difference, between those who had cited a particular reason and those who had not, was used as an indication of significance. The following findings emerged.

With respect to the benefits of homeownership, the importance of the home "as security for old age" was found to be significantly higher for those who had cited shelter, financial, and health reasons for their move. The importance of the home as offering "more privacy" was significantly higher for those who had cited social support and health reasons. Also, the importance of the home "as roots in a place" was significantly higher for those who had cited social support and financial reasons.

With respect to the problems of homeownership, the "physical burden of upkeep" emerged as a definitely a more serious problem for those had cited shelter, accessibiliy, financial, and health reasons. Similarly, the seriousness of "financial burden" was significantly higher for those who had cited shelter and financial reasons. This was ironic because elderly homeowners seldom expressed financial hardships when asked, yet the above findings indirectly suggested that the financial problems could be serious, even when not expressed. For those who had cited shelter or financial reasons, there was a more serious problem with the house being "too large" for their needs. This problem of large homes was also significantly related to the "death of spouse." A typical comment was, "If my husband had never died, I'd still be there. I would have liked that."

A few other points were also noted. The problem that "the house could not produce income" was significant only to those who had cited that they had moved because they had "wanted to sell the house to get the money out." Also, the problem that one "could not travel much because you were tied down by the house" was significant only in the case where the mover had cited neighbourhood reasons for his/her move, or had "wanted to sell the house and get the money out."

It seemed that more insight was obtained about the profiles of movers who had cited social support, financial, and health reasons from an examination of their attitudes towards the benefits and problems of homeownership than from an investigation of their perceptions about housing qualities. The attitudinal profiles of these movers could be somewhat as follows. Those who had moved for social support reasons tended to treasure "privacy." They did not feel any serious problems of homeownership, except for those who had lost their spouse. Then the house had become too large and finance had become a problem. Those who moved for financial reasons had more regard for the home "as security for old age," and "as roots in a place." They had greater problems with the "physical burden of upkeep" and "financial burdens of various sorts." Some of them had felt that "the house did not produce income" and that they "could not travel much because you were tied down by the house." Those who had moved for health reasons regarded the home more importantly "as security for old age," preferred ownership because it offered "more privacy," and treasured more the opportunity "to stay in a good neighbourhood." They had greater problems with "physical burden of upkeep." It is interesting to note that these people placed less significance on "financial burden" than did other categories of movers.

4.2.4 Reasons to Move and Housing Relocation Preferences

The housing relocation preferences of the movers at the time of their move were investigated. These included building type, neighbourhood location, tenure type, and living arrangements. The analytical scheme used was similar to that used in other profile investigations. Reasons to move (Q.1) were cross-tabulated to housing relocation preferences (Q.44 to Q.47).

In general, the reasons to move were not traceable to housing relocation preferences. The frequency counts showed that most respondents indicated "no preference." In fact, the most significant differences in housing relocation preferences were the proportion of those expressing "no preference" in each category of movers which was the focus of this analysis. Table 21 shows the salient findings.

(i) Building Type

Only 29 per cent of those who had moved for shelter reasons expressed no preference compared to 49 per cent of those who had not cited these reasons (Q.1 with Q.44). This is interesting, and suggests that those who had moved for shelter reasons had a more definite notion of the building types they wanted. Likewise, there was significantly lower proportions of "no preference" among those who had moved for accessibillity and health reasons. These findings meant that those who had moved for shelter, accessibility, and health reasons had clearer ideas about the type of building they had wanted to move to.

On the other hand, those who had moved for financial reasons had a significantly higher proportion of "no preference," indicating perhaps that they had seen homeownership as too much of a burden and had been anxious to move out and would have accepted any accommodation.

(2) Neighbourhood Location

Those who had moved for accessibility, financial, and health reasons also had significantly lower proportions of "no preference" among them. This meant that they had been more particular about the location of the neighbourhood they wanted to move to.

(3) Tenure Type

The only interesting finding was the high proportion of those who had moved for accessibility reasons, preferred rental accommodation (Q.1 with Q.46). But the number of observations and the magnitude of the difference were not large enough for reliable inference.

(4) Living Arrangements

There were no significant differences among the different categories of movers with respect to preferred living arrangements.

All in all, it seems that those who had such health and accessibility reasons, had been more particular about building type and neighbourhood location. Those who had cited financial reasons, had been significantly less particular about the building type they moved to. Those who had cited shelter reasons had, as expected, clearer building type preferences. However, there was no clear indication of what the specific preferences had been.

4.3 Preventing and Facilitating the Move

A number of questions in the survey addressed the issues involved in executing the move. These were analysed in order to identify areas where public or private intervention could have been effective in preventing the move or facilitating it.

4.3.1 Preventing the Move

Various financial assistance programs existed to help elderly homeowners to stay in their homes. These included: property tax grants and deferrments, and loans for repairs. Between one-quarter to one-third of the respondents had been aware of one or other of these programs (Q.53). Actually, about a third of the respondents had used one or more or them (Q.54). But the potential effectiveness of these financial assistance programs in changing the decision to move was only very limited (Q.55). This did not mean that the programs were not useful. In fact, it could be argued that had it not been for such progams, some of the respondents would have taken the decision to move much sooner. But this study did not investigate that aspect.

The effectiveness of nonfinancial programs, real and hypothetical, that could have helped the elderly to stay in their homes were also investigated. Respondents were asked about how such programs could have changed their decision to move. It seemed that the impact of such programs was extremely limited (Q.56). Those that could have some potential were "a home-help service where someone would come to the seniors' homes and help with odd jobs and repairs," followed by "an information service which provides ready information on all aspects of services to senior citizens."

Generally speaking, only a very small number of respondents felt that their decision could have been affected by government programs (Q.53 to Q.56). However, within this small group, certain profiles emerged in relation to different types of programs. Our analytic scheme focussed on the contrast between those who felt their decision to move would have been "extremely" or "very" affected and those whose decision would not. A program user was defined as someone who had actually applied to a program (Q.54), or who had expressed that this whole decision to move would have been "extremely" or "very" affected by the availability of a program (Q.55 to Q.57). Only the significant findings are reported here.

(1) Demographic/Personal Profiles and Program Users

For the users of each program, the following characteristics were considered: gender (Preamble), marital status (Q.50), number of children (Q.62), mobility (Q.9), health (Q.10), living arrangement (Q.8a), length of residence (Q.5), employment status (Q.11a), ownership status (Q.12), and housing cost-to-income ratio (Q.13). The following findings emerged as significant.

All those whose positions could have been changed by a property tax or housing repairs financing program had a housing cost-to-income ratio equal to, or greater than, 25 per cent. Except for one respondent, all had length of residence greater than 20 years.

Although only two respondents stated that "a program to help senior citizens find part-time or full-time employment" would have changed their decision to move, both had a housing cost-to-income ratio greater than 50 per cent. Similarly, the two respondents who expressed that "more home employment" would have their changed their mind, also had a housing cost-to-income ratio greater than 50 per cent.

All those who suggested that their decisions would have been changed by "an information centre that would bring together senior citizens who want to find someone to share the home," "a home support program where someone would come to the seniors' homes and help with light housekeeping," and "a friendly visiting service where someone would stop occasionally to visit," were either widows, divorced, never married, or living with no one. In addition, all those who wanted "a home support program" were female and had either fair or poor health.

All those whose decisions would have been affected by more home sharing information, home employment or outside employment, home support, and meals-on-wheels programs had been long-term residents of over 20 years.

It seemed that the potential programs which had an identifiable clientele would be those which could offer information about home sharing, give help to maintain and repair the homes, offer support of housekeeping, and provide social visits. For these programs, the salient demographic/personal characteristics of the potential users were a) people living by themselves, b) people with length of residence greater than 20 years, and c) people with a housing cost-to-income ratio greater than 50 per cent (or at least 25 per cent).

(2) Housing Perception Profiles and Program Users

The perceptions by program users on the shelter and neighbourhood qualities and service accessibility in their former homes were considered (Q.15 with Q.54 to Q.56). There did not seem to be any clear relationship between housing perception and program needs. The only significant finding was that half (50 per cent) of those who had cited "a home help service where someone would come to the seniors' homes and help with odd jobs and repairs" would have changed their decisions to move had rated "the general upkeep and repairs" of their home as "fair," "not-so-good" or "poor," as compared to only 30 per cent of the sample as a whole. Otherwise, there was no significant relationship between program users and their perceived housing quality (satisfaction).

(3) Program Users and Their Reasons to Move

For each program user, two aspects were considered: their stated reasons to move (Q.1, 39a and 39b) and their attitudes towards certain benefits and problems of homeownership (Q.15 and Q.17).

All those who had suggested that the property tax and housing repairs financing programs would have altered their decisions to move, had cited "declining health," or "home difficult to maintain" as the single most important reasons for the decision to move (Q.55 with Q.39b). On the other hand, these programs did not seem to be heavily relied upon by those who had cited financial reasons for their move. In fact, there was a significantly lower proportion from this group of movers who had applied to the Provincial Property Tax Grant (only 15 per cent compared to 31 per cent of those who had not cited financial reasons). At the same time, all of the users of property tax and housing repairs financing programs had also cited shelter reasons for their move (Q.54 with Q.1). But none of those who had cited accessibility reasons responded to any of the programs at all (Q.55 and Q.56 with Q.1 and Q.39).

Twenty-seven per cent of those who had cited the home as being "too expensive to keep" as the most important single reason for their move, would have changed their decision to move had a "general information service existed," compared to 9 per cent for the sample as a whole (Q.56 with Q.39b).

Sixty per cent of those who had considered the "physical burden of upkeep" as an extremely or very serious problem of homeownership and 30 per cent of those who had cited "home difficult to maintain" as the single most important reason for their move, would have changed their mind if there had been "a home help service where someone would come to the senior's and help with odd jobs and repairs," compared to 43 per cent and 13 per cent, respectively, for the sample as a whole (Q.56 with Q.17 and

Q.39 respectively). However, the number of observations of program users was too small (10) for any strong argument to be made.

4.3.2. Facilitating the Move

Most of the decisions to move have been made by the respondents themselves or in conjunction with their spouses (Q.40). However, a smaller but noticeable number of respondents had involved their children or relatives. Also, the decisions to move had affected people other than their spouses, such as children, relatives, friends, and neighbours (Q.51). Most of the movers did not encounter any financial difficulties in the actual move itself (Q.41). However, about 10 per cent of the movers did state that they had difficulties. Finally, nearly all of the respondents sold their homes, but about half of them took months to more than a year to dispose of the homes (Q.42 and Q.43).

The actual move itself was assisted primarily by children and relatives (Q.52). Friends and neighbours also helped. What is interesting was that none of the respondents had any assistance from government agencies or charitable or social groups.

Very few programs actually existed to assist elderly movers. Hypothetical ones were suggested and respondents were asked about the helpfulness of such programs. Eighteen respondents (18 per cent) indicated that "a housing information service to find new accommodation" could have been "extremely," or "very" useful for them (Q.57). Sixteen of the respondents (16 per cent) felt the same for "a volunteer movers program."

The usefulness of a housing information service was underlined by findings about how respondents found their rental accommodation (the initial as well as subsequent moves). The majority of them learned about the new accommodation from friends (Q.22 and Q.33). Other sources included newspapers, and church. This finding is consistent with the findings by other studies about the nature of the informal support network. A government sponsored information service program might make some contribution in this respect.

The demographic/personal characteristics and the reasons to move of the program users were investigated. These included gender (Preamble), marital status (Q.50), number of children (Q.62), mobility (Q.9), health (Q.10), living arrangement (Q.8a), length of residence (Q.5), employment status (Q.11a), ownership status (Q.12), and housing cost-to-income ratio (Q.13), as well as general and specific reasons for their move (Q.1 and Q.39).

The analysis focussed on the unique characteristics of those who had stated that the programs could have been "extremely" or "very" helpful, as compared to those of the sample as a whole. Again a 15 percentage point minimum difference was used as indication of significance. Since the numbers involved were very small (Q.57 in Appendix 2) the findings were interpreted with great caution.

It seemed that there was no significant difference in the reasons to move between those who found the programs helpful and the sample as a whole. But some interesting points were noted about their demographic/personal characteristics. The respondents who had needed help most were widows (47 out of the 49 widows in the sample) compared to 28 out of 37 who were married).

A significantly higher proportion of those who would like to have a "housing information service to find new accommodation" had had only short-term residence in their home, i.e., less than five years (35 per cent compared to the sample norm of 18 per cent).

A significantly higher proportion who would like to have a "volunteer movers program" had been paying one-third to one-half of their income for housing costs (40 per cent compared to the sample norm of 16 per cent). All had expressed financial difficulties (Q.41) in the actual move (36 per cent compared to the sample norm of 14 per cent).

4.4 Adjustments After the Move

Several questions in the survey addressed the housing situations after the move (Q.20, Q.21, Q.31), the housing perception of, or satisfaction with, the rental accommodation (Q.34), and the reasons for subsequent moves (Q.32, Q.33, Q.35, Q.36).

4.4.1 Rental Housing Characteristics

Slightly more than 50 per cent of the rental accommodations were low-density, low-rise buildings (Q.20) which were the preferred housing options for about one-quarter of the respondents (Q.44). More than 40 per cent of the respondents' first rental accommodations were high-rise apartments, compared to only 10 per cent who had stated that as their preferred building type option. Although some of those who had stated that they had no preference might actually have preferred high-rise rental apartments, it seemed clear that a much higher proportion of the respondents had to live in high-rise apartments which were not their preferred choice.

In contrast, over 50 per cent of the respondents had moved to rental accommodations with one bedroom (Q.21), compared to only 3 per cent of the previous homes that had one bedroom (Q.4). Another 38 per cent had moved to two bedroom accommodations.

While the move had generally been towards smaller dwelling units, there was also a slight saving in the housing costs. Sixteen per cent reported that their housing cost was below 20 per cent of the gross income (Q.31), compared to 13 per cent when they were homeowners (Q.13). However, fewer of them were now paying more than one-third of their income towards the housing costs as renters (22 per cent compared to 32 per cent in the case of homeowners). Many of the respondents lived in rent-geared-to-income units and this probably explained why the housing costs, as a ratio of their income, had come down. This would represent a general improvement in the financial situation in the face of declining income and reduction of living space.

4.4.2. Housing Perception (Satisfaction) of Rental Accommodation

The perceptions (satisfaction) of the housing environment by the homeowner-turned-renter were also investigated. The same housing items and analytic scheme as those employed in Subsection 4.1.3 were used here. The focus was on the comparison between the perceptions (satisfaction) before and after the move.

(1) Shelter Quality

Twelve shelter items were examined (Q.34, Items 1-12). In general, the perception about the shelter quality of the rental accommodation was very positive. However, when compared to those of the previous homes (Q.15, Items 1-12) it was less positive and more critical. The respondents were less positive about the size of individual rooms and the overall size of the accommodation. This was to be expected as most of them had moved from larger homes with more rooms to smaller rental units. Even for plumbing, electrical, heating, and ventilation, where one would have expected an improvement because the rental acccommodation were probably newer constructions, there was, in fact, a marginal decline in their positive perception and a slight increase in their negative perception. This was even more pronounced in the case of "draught and insulation." Even the "ease of moving about in the accommodation" and "the suitability of bathroom layout and fixtures" had not improved with the relocation. As one respondent put it, "We had eight steps to go up to get into out apartment ... no elevator or anything there ... and I couldn't climb the stairs." Sometimes even a couple of steps would be a problem. These would have been particularly disappointing because most of the moves had been from older homes to rental units that had been designed for the elderly. There were some improvements, although only marginal ones, in the "adequacy of closets or storage space." This is interesting because much of the literature comments on the inadequacy of closet and storage space in senior citizen housing projects. However, it must be remembered that the inadequacy of closets or storage space in the former homes had been one of the more significant dissatisfactions about the former homes. The marginal improvement in the rental accommodation in this aspect could have been the result of lower expectation. Another disappointment was "general upkeep and repairs." As indicated earlier, many elderly homeowners had moved because of the problems of upkeep and, yet, the move had not resulted in a significant improvement in the situation. The same was true for "the conditions of the grounds." Where parking was concerned, there was also a definite deterioration after the move. Surprisingly, the issue of lack of privacy in rental accommodation did not seem to constitute a major problem, as suggested by other studies. It seemed that the privacy concerns were more about noise than visual, "the apartments themselves were exceptionally noisy. You could hear everything that was going on around you."

(2) Neighbourhood Quality

Eleven neighbourhood items were included (Q.34, Items 13-23). When compared to those of the previous neighbourhood (Q.15, Items 13-23) there were noticeable reductions in the positive perception in seven items. These included security from crime, noise, street parking, street and sidewalk snow removal, cleanliness of the streets, maintenance and repairs of buildings, and types of neighbours in the area. The only area with significant improvement was the condition of the sidewalks. This could be related to the fact that most of the senior citizen housing projects were located in more urbanized and newer parts of the city, while many of the previous homes were located in dilapidated neighbourhoods or in rural areas. What would have been particularly disappointing was the decline in perception about "security from crime in the neighbourhood." This, as well as the reduced perception about "the type of neighbours in the area," was perhaps a direct result of a move from a familiar neighbourhood to an unfamiliar one. These findings helped to validate the theory that an unfamiliar setting reduces both the sense of well-being and competence.

(3) Service Accessibility

Twelve accessibility items were included (Q.34, Items 24-36, [Item 35 excluded for typographical error]). When compared to perceptions of accessibility at the previous home (Q.15, Items 24-36) there was a reduction of positive perception in two items: "the availability of parks and open space nearby," and "the proximity to church and community facilities that one used." This could have been due partly to the unfamiliarity with the new surroundings. Also, increased frailty with increased age could have been responsible for the underuse of parks and open space and consequently a reduction in the level of satisfaction. On the other hand, there was increased positive perceptions in at least three items: entertainment and social clubs, general shopping, and public transportation. Although nearly half of the respondents had not used entertainment and social clubs in the neighbourhood both before and after the move, there was a clear improvement in their perception about the availability of these facilities in the new neighbourhood. However, there might have been some confusion in the minds of the respondents about the entertainment and social activities that took place in the senior citizen housing complex, as opposed to those outside the housing project and in the neighbourhood. Nevertheless, it is fair to say that there was an improvement in the recreational and social life after the move. The improved perception about general shopping in the rental neighbourhood could have been the result of the location of the rental accommodation in more urban areas. What was perhaps the most significant finding was the increased use of public transportation. This could have been due to the fact that the move had enabled, as well as required, the elderly to use public transportation for their mobility. It was encouraging that many of the respondents had positive perceptions about the use of public transportation in their rental location. This could suggest that these locations were convenient for public transportation use.

The above analysis was based on the frequency counts for the sample as a whole and could not tell us how successful the move had been in remedying or improving the housing situation for those who had specific problems before the move. Any findings of improved perception simply meant that more respondents gave a high rating to a particular housing item in their rental accommodation. There was no indication how these same people had rated the same housing item in the previous homes. On such basis, our findings showed that the "overall" perception for each housing item by the respondents as a whole had remained relatively constant after the move. The significant exceptions were the improved perceptions about public transit and laundry and declined perceptions about parking, sidewalk conditions, security from crime, noise, snow removal, neighbourhood repairs, and types of neighbours. All of these could have been explained by the peculiarities of the rental acccommodation, that is, apartment living in highly urbanized and newer locations.

A correlation test of the perception ratings of the different housing items before and after the move was executed in order to identify any "pattern of change" in perceptions. Table 22 shows the coefficients.

It was immediately clear that the correlation coefficients (Pearson) were generally not high, except for the items of ease of movement in the dwelling, and accessibility to doctors and dentists. The low correlation coefficients suggested a lack of consistent relationship between the before and after perceptions. In other words, there was no clear pattern. Correlation coefficients generated for each category for reasons to move could offer some insight on the perceptual changes by each category of movers. But the coefficients would have been based on a small number of observations, at least in some cases. Instead, an alternative analytic scheme was used, which compared the changes in the proportions of those expressing high perceptions (satisfactions) before and after the move, for each of the reasons to move. The following steps were used.

i. For each category of movers, according to the reasons to move, the percentage of people who expressed a high level of satisfaction ("excellent," or "good" rating) about each housing item before the move was established (Q.1 with Q.15).

ii. For the same category of movers, and for the same housing item, the percentage of those who expressed high level of satisfaction after the move was established (Q.1 with Q.34).

iii. A 15 point minimum difference between the findings of (i) and (ii) was used as an indication of a significant change in the levels of satisfaction.

iv. The percentage change for the sample as a whole was used as the norm to interpret the findings (Q.15 with Q.34).

The following observations were made as shown in Table 23.

(1) For those who had moved for shelter reasons, only the changes in shelter satisfaction were examined. There were

some improvements as well as deterioration, but none was significant by our criterion. In fact, the changes were very comparable to the sample norm, both in the direction of the change and the magnitude of the change. Certainly, there was no significant improvement in the two items identified earlier as strongly related to the shelter reasons, namely "general upkeep and repairs in the house," and "conditions of the grounds." Seen in this light, the move had not been a great success for this group of movers. (2) For those who had moved for neighbourhood reasons, the focus was on the changes in satisfaction about neighbourhood quality and service accessibility.

With respect to neighbourhood quality there was a general deterioration in satisfacation. In some ways this reflected the norm. But a number of neighbourhood items stood out. Although there was general improvement in the level of satisfaction for the sample as a whole regarding sidewalk conditions, this was not the case with those who had moved for neighbourhood reasons. Although there was a general decline in the satisfaction of maintenance and repairs of buildings in the neighbourhood for the sample as whole, the deterioration was significantly greater for those who had moved for neighbourhood reasons. Finally, our earlier findings (refer to p. 58) suggested that this group of movers had significantly lower perception about the "type of neighbours in the area" before the move, but the move had not improved their satisfaction.

With respect to service accessibility, the changes in satisfaction were mixed. For those services that could be considered as "personalized," services such as church, doctor, drug store and library, there was a significant decline in satisfaction after the move. This is not surprising as this group of movers had moved for neighbourhood reasons and had probably severed the ties to these personalized services they had had in the previous neighbourhood, or that they had to keep these services at great inconvenience after the move. On the other hand, a significantly higher proportion of this group began to use public transit and found it satisfactory, much more so than the sample norm. It can be argued that the use of public transit was to compensate for the reduced accessibility (within neighbourhoods) to the "personalized" services such as church and doctor. The finding about the signifcant improvement in the use of "entertainment and social clubs" probably indicated a move to both more urban settings as well as to housing projects which had in-house entertainment and social facilities (refer to p. 77). The significant improvement in the use of laundry was a statistical aberration because the use of the public laundry was a peculiarity of rental housing (refer to frequency counts for Q.15 and Q.34).

(3) For those who had moved for accessibility reasons, the move had been a success on all fronts. More significant improvements were in the items of grocery shopping, general shopping, doctors, dentists, drug stores, public transit, and post office. These improvements together, with the

deterioration in the "availability of parks and open space nearby," suggested a move to a more urbanized environment. These findings, and the earlier findings on the perception profile of this group of movers (refer to p. 58), suggested that this was perhaps the most conscientious of movers who knew what they wanted and made sure that the move would achieve their objectives (refer to p. 63). It could also suggest that when the homeowners became renters, the moves were to more urbanized settings with a general improvement on accessibility to services.

(4) For moves that had been based on social support reasons, the focus of analysis was on the full range of housing qualities (shelter, neighbourhood, and services). Our earlier findings indicated that the housing perception profile of this group of movers was not clear (refer to p. 59). This present analysis also showed that there were no significant differences in the levels of satisfaction after the move, both in the direction and magnitude of the change.

(5) For those who had moved for financial reasons, the focus of analysis was shelter and neighbourhood quality. There was significant reduction in their satisfaction about the "size of individual rooms," "draught and insulation," and "parking." Their perception about the "size of the dwelling" had also deteriorated, although not as significantly. It should be emphasized that this group already had significantly lower satisfaction with "the size of the dwelling," and "draught and insulation" than other movers before the move (refer to p. 59). The above findings

meant that the move had not helped them to remedy their problems. One possible explanation was that since they had moved for financial reasons, they had probably moved to poorer quality housing.

Changes in neighbourhood satisfaction for this group was very comparable to the sample norm, except in the item of "condition of the street pavement." Again, this could be because the group had moved to poorer city neighbourhoods.

All in all it seemed that those who had moved for financial reasons had probably moved to older neighbourhoods and poorer shelters.

(6) For those who had cited health reasons for their move, the focus of analysis was on changes in their satisfaction about shelter quality. The assumption was that with declining health, one's environment is constrained to the home. The findings suggested that this group had more improved satisfaction in items such as room size and bathroom layout and fixtures. However, the differences were not significant by our criteria.

4.4.3. Subsequent Moves

Approximately 45 per cent of the respondents indicated that they would not have stayed at the present accommodation if they had the choice (Q.35). Thirty-five per cent would not have stayed in that neighbourhood, and 10 per cent would not have stayed in the city (Q.35), although only five respondents, or 6 per cent, were contemplating moving in the near future (Q.36).

More than half, or 59 per cent of the respondents, had actually made further moves as renters (Q.19). Of special interest were those who moved shortly after they had become renters. Their demographic/personal characteristics and the reasons for their subsequent moves would give us clues about the process of adjustment in the homeowner-to-renter move. The following analysis focussed primarily on those respondents who moved again within one year of their initial relocation, with additional information on those who moved within three years.

(1) Demographic/Personal Profile

The profile was based on age (Q.59), sex (Preamble), health (Q.19), living arrangement (Q.8), marital status (Q.50), and length of residence as a homeowner (Q.5), all at the time of their initial move. Since the subsequent moves were all within a year, it was reasonable to assume that most of the characteristics would still have applied. It was further assumed that any change in these characteristics would have been generally a deterioration rather than an improvement.

Out of the 16 movers within the first year, 14 moved once and two moved twice. Taken as a whole, this group of "frequent movers" had the following profile, as shown on Table 24.

i. Out of the 16 movers, 14 were female or 87 per cent, which was very comparable to the sample norm of 84 per cent.

ii. Thirteen, or 81 per cent of them were under the age of 70. By our definition, 87 per cent of them were young-old (i.e., less than 75 years of age), which was again comparable to the sample norm of 82 per cent.

iii. Nine of them, or 56 per cent, had reported good to excellent health at the time of their first move to become renters, which was still quite comparable, though lower, than the sample norm of 60 per cent.

iv. Six, or 38 per cent, were married, compared to 40 per cent of the sample norm.

v. Eight, or 50 per cent, were living by themselves at the time of the initial move, compared to 56 per cent of the sample norm.

vi. Only three, or 18 per cent had lived in their former home for more than 20 years, compared to 14 per cent for the sample as a whole.

It seemed that the demographic/personal profile of these frequent movers was very comparable to the sample norm, except that a signicantly lower proportion of them had had long residence in their previous home. This might suggest a "history of moves."

It is interesting to note that the two respondents who had made two moves within the first year of their initial relocation were female and not very old (62 and 60 years of age at the initial move). Both had less than good health, were living with no one, one a widow and the other separated, and both had been living in the former home for more than 23 years.

(2) Reasons for Subsequent Moves

The reasons, sometimes more than one, cited by those frequent movers showed that, with the exception of accessibility, they were quite evenly distributed, as shown in Table 25. Shelter reasons still formed the largest cluster, as in the case of the initial move. But their dominance was reduced. Social support and health reasons also declined. Accessibility reasons nearly disappeared. What was interesting was that the shares of neighbourhood and financial reasons were higher for these subsequent moves than for the initial move. The following comment is illustrative:

> We had become somewhat disillusioned with some of our neighbours and they were beginning to make it a little difficult for us, and I decided life was more precious than that, and we simply moved out.

This was also borne out by findings about the reasons for any subsequent moves within three years of the initial move (a total of 34 observations).

5. DISCUSSION

Moving out from one's own house to become a renter is a serious business. As one respondent put it, "Anybody thinking about [moving] should think about it because it is a different way of life." Much of the literature on mobility of the elderly does not discuss about "the reasons to move," and still less about the move from a private home to a rental accommodation. Reasons have been inferred from studies of either the perceptions about housing conditions or attitudes and expectations about a housing environment. Of course, such inference depends very much on the reseachers' initial premise about the relevence of certain demographic and personal factors and the relative significance of subjective perceptions and the objective environment. This research takes a different approach. It asks the movers to state their reasons to move and then tries to relate these again to demographic, personal, attitudinal, and environmental characteristics. The following is a discussion of how the findings illustrate, reinforce, or question established wisdom, and where further investigation is warranted.

5.1 Reasons to Move

5.1.1. Categories of Reasons

Six categories of reasons were used. They were based on the author's previous research and the literature on the subject. In a study of the housing concerns of elderly homeowners, the author (Leung, 1987) has identified that these concerns can be organized into five categories:

shelter quality, neighbourhood quality, accessibility and mobility, benefits and burdens of homeownership, and social support network. In that study, it was found that elderly homeowners' concerns in these areas were either 1) no perceived needs or perceived needs met, 2) perceived needs not met, or 3) ambiguity towards a need where both satisfaction and dissatisfaction were expressed. In other words, if an elderly person moves for any "housing" reasons, then such reasons would be reflected as a positive and/or negative perception in these "housing" concerns. In the course of the same study, it was also discovered that health was an important factor in any housing decision or behaviour. It was included as a sixth category of reasons to move. The six categories of reasons for this study were therefore shelter, neighbourhood, accessibility, social support, finance, and health. There are other approaches to categorize the reasons to move. Bourestom and Pastalan (1981: 5) talk about voluntary and involuntary moves, with an emphasis on choice and control. The hypothesis is that negative responses to stressful relocation will be lessened if the relocation is predictable and/or controllable. In other words, freedom of choice is an important predictor of relocation success (Carp, 1967, and Donahue, 1968). Lane and Feins (1985: 249) talk about positive reasons which allow "the realization of housing preferences" (e.g., bigger unit, better house, more convenience, and lower cost); negative reasons which "reflect negative circumstances which lead to housing adjustment" (e.g., death of spouse, displacement from previous dwelling, and overcrowded neighbourhood); and unknown, mixed or neutral reasons which include, responses to retirement, job relocation, pursuit of new lifestyle, etc. Preston (1984) speaks of stress and inertia factors in mobility, emphasizing the effect of years of residence and personal characteristics. The present study is policy/program oriented and the six categories were used because they seemed to indicate the "leverages that housing planners can have to prevent or facilitate the move.

However, it is important to note that with these six categories, it was possible to organize most of the stated reasons to move in the present study. The category of "others" accounted for between 6 per cent and 20 per cent of the reasons given. The main focus of our analysis was Question 1 where the category of "others" accounted for 9 per cent of the reasons to move (refer to Appendix 3). Although the category of "others" was relatively small in size, with changing socioeconomic structure and lifestyle and longer life expectancy, some of the reasons could become significant enough in the future to form their own categories.

The following is a discussion of some of specific reasons of elderly mobility put forward in the literature.

(1) Shelter Quality

Preston (1984: 146) in her study of residential stress and inertia as a predictor of relocation decision, considers the "disparity between attainable residential desires and perceived housing and neighbourhood conditions" as basis for residential stress. Gradual deterioration of housing and neighbourhood conditions are seen by some researchers as pushing older people to relocate (Goldscheider, 1966; Nelson and Winter, 1975; and Wiseman, 1980). Specific shelter quality measures have long been used by researchers to analyze and predict housing satisfaction. These include: number of bedrooms, presence of central heating, plumbing, maintenance of roof, walls and floors (Struyk, 1977; and Lawton, 1980). Such considerations were incorporated into our study. Naser and Farokhpay (1985: 255-256) have found in their study of desirable senior citizen housing that residents that residents select "comfort, privacy, and accessibility (in that order) as the most important characteristics," whereas "familiarity, and interaction received low scores." In their study "çomfort" was related to various shelter qualities, such as larger rooms, better lighting and ventilation, more storage space, easier access to cabinets, etc.; "privacy" was related to noise, visability from the outside, interior layout of space, and so on; and "accessibility" referred to access to bathroom, kitchen, entry, etc. These were similar to the shelter items tested in our study.

(2) Neighbourhood Quality

Dissatisfaction with neighbourhood conditions is one of the most frequently mentioned reasons for which elderly move (Wiseman and Roseman, 1979). Varady (1984: 393-394) has tested a number of neighbourhood characteristics such as street crime, income, and race. Carp and Carp (1982: 417, 421) talk about the importance of the following for an "ideal" community: cleanliness, minimal air pollution, general attractiveness, quietness, and nice landscaping, in descending order of significance. They also suggest the importance of a "strictly residential appearance and tone" (Carp and Carp, 1982: 436) which was interpreted in this study as residential use and character of the neighbourhood and the socioeconomic class of the neighbours.

(3) Service Accessibility

Many researchers emphasize the importance of walking distance to neighbourhood services and facilities and "convenience" (Bourne, 1981; Carroll and Gray, 1985; and Golant, 1972). However, Carp and Carp's study (1982: 417) of 90 elderly women in Oakland, California, found that unless the services and facilities were important to, or used by them, the presence of these within walking distance was "irrelevant to the ideal." It is therefore important to distinguish between relevant and irrelevant services and facilities. Our study went further to separate out "personalized" services such as doctors, dentists and church, and general services such as post office, parks and open space, and grocery and other shopping.

(4) Social Support

Most of the research on housing for the elderly emphasize the importance of the social support network. Two studies are of special interest to us. Warnes *et al* (1985) suggest in their U.K. study that most respondents wished to remain independent while retaining close ties with children. In this connection, Carp and Carp (1982: 418) find that "having friendly people in the area" was rated as more important than having friends and relatives. The present study incorporated and tested these ideas.

(5) Financial Burden

The financial problems of elderly homeowners have been well researched. Novak (1985: 106) observes that although elderly homeowners receive government help to make repairs and they get tax rebates, their older and larger homes usually cost a lot more to keep and maintain. A CMHC study (Fraser, 1983: 102-103) has found that 33 per cent of elderly homeowners in cities have difficulty in paying their housing costs. Half of their expenses for shelter went to pay utilities. Also, many of the older city neighbourhoods where elderly homeowners are located are being gentrified. This increases the equity value (which they can reap only if they sell) but also drives up taxes (O'Bryant and Wolf, 1983: 219). Our present study examined the housing cost-to-income ratio at both the previous homes and the rental accommodations.

(6) Health

Health problems have been identified as important reasons for decisions to move especially in relation to difficulties in maintaining a home (Lawton *et al*, 1973; and Howell *et al*, 1982). In fact, Gutman (1983) talks about one-fifth of her sample population having difficulty in looking after the residence. In our study, health reasons emerged as one of the most important groups of reasons, and health considerations permeated all other decisions to move.

The six categories used in the present study captured 91 per cent of all reasons cited by our respondents for their move (8.1). This scheme seemed comprehensive enough to capture the reasons to move and yet limited in number so that rigorous analysis can be used. It is better than, say, the scheme used by Lane and Feins (1985) where their "positive" and "negative" reasons captured only 57 per cent leaving out 43 per cent as neutral or unidentifiable reasons.

5.1.2 Verification of the Literature

From a socioeconomic point of view, Rossi (1955) and Speare (1974) talk about the following decision dynamics. Starting with dissatisfaction with the present dwelling, a household will base its decision to move on the magnitude of the dissatisfaction, the expected satisfaction with an alternative, and the moving costs. In the same spirit, Varady (1984) suggests that the best predictors of a move to senior citizen housing include the dissatisfaction with the present dwelling and perception of a rigorous housing cost burden. Our findings address some aspects of this decision-making process.

But before we go any further, we will examine the idea of "satisfaction." O'Bryant and Wolf (1983: 218) talk about the paradox of people being "'satisfied' with 'unsatisfactory' housing." That is a phenomenon where the majority of elderly people express satisfaction with their present residence while objective assessments of the same residence reveal that it does not meet minimal standards. Partly, this may indicate that the standards used for housing evaluation are not very relevant or significant to the residence satisfaction. But more recent studies recognize that their high level of satisfaction may be the result of subjective perception rather than objective measurment.

There is also the suggestion that the rating of previous homes may be affected by the move itself, in that people would exercise more critical judgment of the previous home once they have moved into the new and improved housing (Carp, 1975). But this does not take into account of reluctant movers, that is, those who would not have moved if they had the choice. O'Bryant (1983: 33) argues that the majority of those who have a high level of housing satisfaction also do not wish to move. She concludes that there is no discrepancy between the "subjective evaluations of housing satisfaction" and "stated wish not to move." It is then safe for us to draw the corollary that for our respondents, the higher satisfaction in a particular housing item means a lower probability that the move is related to that item, and a lower satisfaction in a particular housing item means a higher probability that the move is related to that item. For this reason, it seems meaningful to separate the different housing items as we did in the study. It is likely that if there had been an improvement after the move, then a more critical rating would have been given to the previous home. If the move had brought about a decline, then a more nostalgic and favourable rating would have been given to the previous home.

Returning to our discussion of the decision-dynamics in the move, it seems that many of our respondents did not "start" with dissatisfaction of their previous home. In fact, their satisfaction levels were generally very high. Their dissatisfaction was more in the nature of coping with living in their homes rather than disliking them. However, by breaking down the housing environment into various shelter, neighbourhood, and service items, the problems of coping had been more specifically described. Furthermore, some of these coping problems were remarkably consistent to certain demographic/personal characteristics (refer to p. 37-39), and the reasons to move (refer to p. 56-60).

Generally speaking, health was the best predictor of housing satisfaction. With respect to the reasons to move, "the condition of the grounds" seemed to be the most significant concern for those who had moved for shelter reasons; "the type of neighbours" was a relatively greater concern for those who had moved for neighbourhood reasons; and general accessibility deficiency for practically all kinds of services and facilities used by the elderly was the particular concern of those who had moved for accessibility reasons. For those who had moved for financial reasons, their coping problems were usually the type that could have been dealt with successfully if they had had the finance such as the size of the dwelling, heating and ventilation, draught and insulation, bathroom layout and fixtures, and upkeep and repairs. For those who had moved for health reasons, there was a generally lower perception of all housing items, with the size of the rooms and movement in the house being the least satisfactory. Shelter and neighbourhood qualities did not seem to be significant for those who had moved for social support reasons.

Before dealing with the specific categories of reasons again, we will examine some general observations. Lane and Feins (1985: 248) have found that 90 per cent of homeowner movers and 80 per cent of renter movers described their new home and neighbourhood as "excellent" or "good." Our findings showed somewhat less enthusiasm. Three points should be noted. 1. The perception of the shelter and neighbourhood qualities of the new rental accommodation was generally lower than those at the previous home, with significant variations dependent on the demographic/personal characteristics of the movers and their reasons to move. 2. The perception of accessibility to neighbourhood services improved with the move. 3. Neighbourhood satisfaction became more significant as reasons for subsequent moves, after the initial homeowner-to-renter relocation.

O'Bryant and Wolf (1983) have summarized that one of the general findings of most studies is that housing deficiencies of every kind are more frequent in rental dwelling. Our findings (refer to p. 73-77) showed that the perceptions (satisfactions) with the shelter qualities of the rental accommodation were lower than those of the previous home. Perceived neighbourhood qualities and service accessibility at the rental location were mixed, reflecting a move to a perhaps more densely urbanized area. Also O'Bryant and Wolf (1983: 228-229) suggest that renters tend to react more sharply to housing deficiencies because they have to pay rent in spite of the deficiencies, while owners have no financial expenses until a decision is made to remedy the deficiencies. At the same time, most elderly homeowners have paid off their mortgage and the tie between cost and deficiency may not be as salient for them. Therefore, they argue "housing deficiencies might not generate as much general dissatisfaction in homeowners as they do in renters." However, it is more interesting, and perhaps relevant, to relate housing perceptions to reasons to move than to describe them in general ways (refer to p. 79-83).

The following are discussions pertaining to specific observations made in the literature.

(1) Unit Size

Struyk (1980: 46) makes two seemingly inconsistent observations in his study: there was "a substantial number of [low income] households moving in to larger units as well as those shifting to smaller units" and "after holding changes in family situation and other conditions fixed, both tenure groups were found to move to smaller units." Our study did not compare the size of units for individual households before and after the move. However, the overall change was quite obvious (Q.4 with Q.21) Only 3 percent of the previous homes had one bedroom, whereas 51 per cent of the rental dwellings had only one bedroom. Similarly, 67 per cent of the previous homes had three or more bedrooms, compared with only 9 per cent in the rental situation.

(2) Repairs

The 1982 Household Facilities and Equipment Survey (Health and Welfare Canada, 1982: 80) notes that only 12 per cent of homeowners aged 65 to 79, and 10 per cent of those aged over 80, said their homes needed major repairs. About three-quarters stated that their homes needed only regular maintenance. Yet our findings showed that the physical and/or financial burden of maintenance and repairs were the major concerns of the movers. In fact, 44 per cent had cited "physical burden of upkeep" as an "extremely" or "very" serious problem (Q.17). At the same time, their perception of the shelter quality of their homes was quite high with the notable exception of "general upkeep and repairs" (Q.15). Generalizing from such findings, one may suggest that although there may be no major repair needed by a homeowner, maintenance and minor repair work still represents a serious problem for either health or income reasons. Also, aging may bring with it stricter demands on one's shelter quality such as prevention of draught, better heating, and more closet space.

(3) Desired Improvements

Nasar and Farokhpay (1985: 255) have identified the following as items where improvement was desired by respondents in their studies: more storage space, more enclosure to kitchen. and the elimination of bathroom access through bedroom. Our study did not test these specifically. But the perceptions about storage space adequacy did improve marginally after the move, although there was no improvement in the layout of bathroom (Q.15 with Q.34).

(4) Neighbourhood as Most Cited Reason

Some studies have found that dissatisfaction with neighbourhood conditions is one of the most frequently mentioned reasons for elderly to move (eg., Wiseman and Roseman, 1979; and Preston, 1984). Our findings showed that neighbourhood reasons were the least cited reasons, even when accessibility reasons were included as part of "neighbourhood" consideration. This may have been because the present study only examined homeowners who considered "to stay in a good neighbourhood" as the most important benefit of being a homeowner (Q.17). Also, our elderly homeowners could have been staying in generally better and more residential (including rural) types of neighbourhoods before their move. Many more of the subsequent neighbourhoods where the rental accommodations were located were considered as "mixed" (Q.6 and Q.24). O'Bryant (1983: 219) suggests that "renters can move more easily than homeowners if and when they become dissatisfied." This was borne out by our study that during subsequent moves, that is moves as renters, neighbourhood reasons became much more significant (refer to Table 25 and p. 86).

(5) Neighbourhood as Least Cited Reason

Varady (1984: 393) has found that there is no evidence to suggest that "living in a deteriorating neighbourhood contributed to a desire to relocate to senior citizen housing." He argues that "an elderly householder can adapt to an inadequate neighbourhood by withdrawing to his home." Our findings showed that this is partly true. Neighbourhood reasons were not a significant reason during the initial move from homeowners to renters. But they became more significant in the subsequent moves as renters (see Table 25). For those who had made the first move based on neighbourhood reasons, the only significant difference in their perception was that they had lesser satisfaction with the "type of neighbours." All their other perceptions of neighbourhood qualities were comparable to those of other movers. Our findings showed quite clearly that the neighbourhood qualities had actually deteriorated after the initial move. That probably explains why neighbourhood reasons became more significant in the subsequent moves.

(6) Building Type and Neighbourhood Location Preference

Warnes *et al* (1985) suggest that in their U.K. study, the most frequent barrier to those who wanted to move was the lack of housing of the appropriate type and cost in the new location. Our findings showed that those who had moved for shelter, accessibility, and health reasons, had much less building type and location preferences. Also, those who had moved for financial reasons did not find the new rental accommodation offering lower housing cost-to-income ratio. On the other hand, Struyk (1980) argues that this ratio is actually lowered when the size of the dwelling is controlled. We have no evidence to support or refute this. But, given that most rental units were smaller than the homes vacated, the cost per unit of housing space was probably higher for the rental accommodation.

(7) Proximity and Help from Children

Struyk (1983: 46) suggests that a homeownership-to-rental move is "positively related to the proximity of children in the area, presumably reflecting assistance expected from the children." Our findings indicated that while moving in order "to be closer to family/friends" was cited often enough (Q.39a), the involvement of children in the decision to move (Q.40) and the effect of the move on their children (Q.51) were only limited, especially in relation to the large proportion of respondents who had children at the time of their move (Q.62). The assistance received from children for the actual move was high (Q.52) but it is interesting to note that there were fewer visits (including those by children) after the move (Q.27). It is perhaps true that children often provide the help when "needed," but the elderly essentially want to remain independent while retaining ties with children (Warnes *et al*, 1985). Beckman (1981) actually argues that the well-being of older women is less influenced by contacts with their own children than by contacts with other relatives, friends, and associates.

(8) Reduced Income Forcing Move

Some research on elderly women (Dulude, 1978 and Martin-Matthews, 1980) suggests that reduced income forces people to move to areas where they no longer feel a similarity in kind with their neighbours. Our analysis demonstrated this somewhat. Those who had cited financial reasons for their move, were also the least particular about what building type or neighbourhood location they would move to (refer to Table 21).

(9) Reduced Mobility

Struyk (1980: 46) finds that a homeownership-to-rental move is "significantly and positively related to an increase in the number of mobility limitations" such as walking, using stairs, standing for long periods, and so on. Our findings verified that health reasons, of which mobility limitation is only a subset, were important reasons; that those who had moved for health reasons had, as expected, lower health status, and that their housing concerns were also health related such as size of the room and movement in the house (refer to p. 60).

5.1.3 The Dynamics of Reasons to Move

Generally speaking, of all the reasons to move, shelter and social support reasons were cited the most often. However, with respect to the single most important reasons, finance and health considerations dominated. This ambiguity has to be explained in the context of perceptions of housing conditions and homeownership attitudes. The most serious problem of homeownership as felt by the respondents was "physical burden of the upkeep." This could certainly be related to health and/or income. Declining health made upkeep difficult and low income made it impossible to purchase the required help. This ambiguity sheds an interesting light on the trade-offs that elderly homeowners make between how much they will sacrifice their security and independence offered by ownership in order to ease the physical and financial burden of being a homeowner.

More than half of our respondents reported adequate or more-then-adequate current income (their income at the time of the move had been probably higher because they had been younger then). Also, very few have applied to housing repairs financing programs, and even fewer had claimed that such programs would have changed their mind to move. Yet, at the same time, more than half of those who reported their housing costs had indicated that they had been paying more than one-third of their income at the time of the move. Also, the house being "too expensive to keep" was the second most often cited single reason for the move. With respect to the most serious problems of homeownership which was "physical burden of upkeep," adequate income could certainly have remedied the situation.

The question, then, is why the discrepancy between perceived or expressed financial needs and the actual financial situation. Certainly, our respondents could have confused notions about their financial situation and housing costs, or that they had been unaware of the financial assistance available to them. Such findings also suggested that for the elderly to perceive, and/or express, financial problems and to have to apply for financial assistance is an admission of loss of autonomy, even when such perceptions or actions would help them feel or be more competent in dealing with their environmental "press." An understanding of this ambiguity will certainly help us to design programs which are more sensitive to the support-autonomy trade-off and more effective in addressing the real needs of elderly homeowners.

The reasons of subsequent moves may also shed light on "shift" of dominant concerns as the housing environment and other demographic/personal characteristics change. The emergence of neighbourhood and financial reasons in the subsequent moves seemed to confirm that rental accommodation for elderly tended to be cited in more urbanized locations, with all the attendant problems of high-density housing and deteriorating neighbourhood. On the other hand, the absence of accessibility reasons pointed to the benefits of such locations. The relatively lower numbers of social support and health reasons cited for the subsequent moves, especially by the group of movers within the three year period, could probably indicate that congregate living, especially in designed elderly accommodation, and better in-house health care which were associated with the type of elderly rental housing projects included in this report, had improved the social environment and health maintenance level of the respondents. Finally, financial reasons seemed to loom larger for the subsequent moves than for the intial moves. There were no data on the housing costs-to-income ratios for the interim rental accommodations, but it can be surmized that the financial situations could only have deteriorated on account of advancing age, larger health-related expenditure, death of spouse, and other similar factors for this group of subsequent movers.

All in all, it seems that our categories of reasons was able to capture most of the reasons involved in the homeowner-to-rental moves. The number of categories was sufficiently limited to enable rigorous analysis to be carried out with respect to the relationships between the reasons to move and the various profiles and characteristics of the movers. The findings of our study have confirmed, and reinforced, other research findings as well as questioned and refuted some. This study has also uncovered some of the dynamics and ambiguities among the different reasons for the housing mobility of the elderly. These will be further developed in the next section.

5.2 Support-Autonomy Dialectic

Many movers are ambivalent about their decisions, as so aptly expressed by one of the respondents:

> It's hard to part with your home. I wish I was back into it many times. But, on the other hand, I couldn't have handled it.

The support-autonomy approach used in this study requires us to see the move in terms of restoring a new equilibrium between housing environment and personal competence, between the types and magnitudes of supports required (social and environmental), and the level of autonomy (self-concept and independence) desired.

Two aspects will be discussed: the nature of the trade-offs and the success of the trade-offs.

5.2.1 Nature of Trade-Offs

Based on Lawton's theory of support-autonomy dialectics, one can argue that elderly homeowners would consider their staying on in their homes as a measure of their sense of autonomy. They will continue to trade off their level of autonomy for more support in order to stay on in their familiar home environment. However, if more support is needed than is available at the home environment, or that staying on is no longer satisfying to their sense of autonomy, then they will move to seek a new equilibrium between support and autonomy. This means trading off homeownership for better housing environment. But the trade-off can only be understood in terms of attitudes towards homeownership and perceptions about the home environment.

By examining the reasons to move against homeownership attitudes (refer to p. 60-62) on the one hand and housing perceptions or satisfactions (refer to p. 56-60). on the other, we will have a better sense of how the above trade-off is played out under different sets of homeownership attitudes and housing satisfaction combinations. This understanding is very useful in predicting mobility tendencies in designing programs to assist elderly to stay in their homes and in providing appropriate housing options.

O'Bryant (1983) is perhaps the most articulate researcher on the subjective "attitudes" of elderly homeowners towards their homes. She talks about four subjective factors: traditional family orientation, cost versus comfort trade-off, the status value of homeownership, and competence in a familiar environment. In developing our questions on importance and problems of homeownership (Q.16 and Q.17) we drew from O'Bryant's sets of "subjective factors" for housing satisfaction (1983: 38-40). These include the following items.

i. Tradition family orientation
   Bestowing something of value to one's children.
ii. Cost-versus-comfort trade-off
   Whether the home is a financial burden.
   Whether the individual will sell it.
iii. The status value of homeownership
   Having more influence as a homeowner.
   Being more responsible in the community
   Acquiring high status and self esteem through homeownership.
iv. Competence in a familiar environment
   Home symbolic of continued life and ability to function independently.
   Feeling of competence derived from familiarity with the setting.

Our findings that the most important benefits of homeownership were "to stay in a good neighbourhood" and "a source of pride" are interesting, in the sense that they correlated with O'Bryant's findings that to stay on in one's neighbourhood means to stay within a familiar environment, which is very important in enhancing one's sense of competence. At the same time, the sense of pride is synonymous with the sense of autonomy and independence, which are very important factors in the perceived well-being of the elderly.

Two points in the support-autonomy dialectics deserve special attention: the responsibility of maintaining one's home and the emotional attachment to one's home. Gutman (1983) finds that almost one-fifth of her sample moved because of "difficulties in looking after their residence" and 44 per cent moved to high-rise because they wanted freedom from the responsibility of maintaining a home. Our findings about the attitudes of elderly towards the problem of homeownership supported this observation (Q.17). In fact, 43 per cent of our respondents considered the "physical burden of upkeep" to be either "extremely" or "very" serious. Also, "home difficult to maintain" was found to be one of the most important specific reasons to move (Q.39). It seemed that while "homeownership" gave a sense of autonomy, the "responsibility" of ownership greatly taxed the competence of the owner. However, it is not clear whether the problem was one of health, finance, or freedom. In this respect, our analysis showed that there was especially significant correlations between the following: financial burden of mortgages, etc. and financial burden of maintenance and repairs; financial burden of maintenance and repairs and, the fact that the house did not produce income; and the fact that the house did not produce income and the problem of not being able to travel because one was tied down by the house (refer to Table 12). However, it should be pointed out that the "non-income producing" and "being tied down" problems have been considered serious by only a few respondents (Q.17). Health and finance were perhaps the more important reasons.

Lawton (1978) has observed that the unwillingness to relocate may be due more to emotional attachment to a familiar residential location which would represent home than to any actual social ties. Our findings showed that the home "as roots in a place" (this can be considered as a proxy measure of social ties) was of much lesser importance to the homeowner than other attributes (Q.16). On the other hand, the only significant perceptual difference between the group who had moved for neighbourhood reasons and the rest was their less positive satisfaction with the "type of neighbours in the area." This suggested a loss of local social ties. Thus, there was some ambiguity between what was more important: familiarity of the environment or local social ties. It seemed both could be significant, depending one one's reason to move.

In order to understand the support-autonomy trade-offs in our respondents, we should recall that for them, the most significant benefit of homeownership were "a source of pride" and "to stay in a good neighbourhood," and the most serious problems were "physical burden of upkeep" and "financial burdens" of owning the home. With respect to the housing environment, most were satisfied with the shelter quality, less so with neighbourhood quality, and the satisfaction with accessibility to services was mixed. Within this general context, we will examine the more unique trade-offs involved for each type of movers, according to their reasons to move. Assuming our findings are representative of homeowner-to-rental movers in general, we can begin to develop prototypes of support-autonomy trade-offs.

For those who move for shelter reasons, it will be a balancing of the benefits of the home as "security for an old age" with the problems of physical and financial burdens of upkeep and of the house being "too large" for their needs. This trade-off is to be played out within the context of especially unsatisfactory conditions in "plumbing and electrical," "general upkeep and repairs of the house," and "conditions of the grounds." These people are trading off security for shelter quality. It is interesting also to note that this group tends to have a more definite building type preference (refer to p. 63-64).

For those who will move for neighbourhood reasons, there does not seem to be any unique importance that they would place on being a homeowner, due probably to the fact that they have generally a lower perception of their neighbourhood than other elderly, especially with respect to "type of neighbours in the area." At the same time, more in this group would consider that they are "tied down by the house." It is not unreasonable to assume that they live in neighbourhoods which have changed much over the period of their residence. On the other hand, the kinds of neighbourhoods where they live in tend to offer better accessibility to the full range of services and facilities, with the exception of perhaps "entertainment and social clubs." All these suggest that they are perhaps long-term residents in older neighbourhoods. These people would move from their neighbourhood in spite of good accessibility if they are dissatisfied with the neighbours, or with the lack of socializing opportunities. This usually happens as a neighbourhood changes (then one's neighbours also change), and as aging or retirement creates new or different entertainment and social needs. An interesting kind of trade-off is being made here. Familiarity with the physical environment is being sacrificed in order to gain social familiarity and socializing opportunities. However, it seemed that the relocation had not been very successful in balancing the gains against the losses (refer to p. 75-76).

There are people who would move in order to improve their access to services. There is no particular uniqueness about their homeownership attitudes. Their accessibility to services at present is clearly less satisfactory than other elderly homeowners. Fewer in this group would drive by themselves. Their aim to secure better accessibility is usually quite clear at the point of their move.

The attitudes of those people who would move for social support reasons can be interesting. More than other homeowners, they treasure the home especially for "more privacy," and "as roots in a place." On the other hand, there are no unique housing problems for them. It seems that this group is making social trade-offs primarily, sacrificing privacy and roots so that they can be closer to other elderly friends and relatives. In a way, they are making a bigger sacrifice than most other movers. Demographically, this group has an even higher proportion of widows and those living by themselves.

For those who would move for financial reasons, there are a number of unique attitudes. The benefit of the home "as security in old age," and "as roots in a place" are more important to them, and the problems of physical and financial burdens are more serious. At the same time, the kind of shelter problems they have can be remedied through finance, such as "overall size of the house (too large)," "heating and ventilation," "draught and insulation," "suitability of bathroom layout and fixtures," and "general upkeep and repairs." Their neighbourhood problems reflect old and perhaps deteriorating inner city neighbourhoods, such as "safety from traffic," "noise in the neighbourhood," and "street parking provisions." For this group, the trade-off is between pride, security, and roots, for better shelter and neighbourhood. This group also has higher housing costs. They have less strong building type and neighbourhood preference. Two points are worth noting: 1) they have high regards about security and roots and therefore more reluctant to move, and 2) financial assistance can help to tackle many of their shelter problems they experience. There is, however, a different set within this group: those who move in order "to sell the house and get the money out." For this subgroup, the concerns are "the house [does] not produce income" and/or they feel they "could not travel much because you [are] tied down by the house." For this small group, the location of their homes is likely to be in older and deteriorating neighbourhoods. If it is not possible to prevent their move, it may be appropriate to consider conversion of the housing stock vacated by them.

For those who would move for health reasons, the home is particularly important "as security for old age," and as affording "more privacy," but it has special problems for them because of the "physical burden of upkeep." Their housing conditions are not particularly worse off, except maybe the "size of individual rooms," and the "ease of moving about in the home." However, it is important to realize that some people tend to have exaggerated pessimism about their health status while some are over-optimistic. "I've got diabetes ... I have a heart condition, arthritis, kidney stone, but I am O.K." It is interesting to note that they are more particular about what building type and neighbourhood location they would move to. The trade-off here is straightforward--security and privacy for better shelter quality. But their shelter problems usually require quite a substantial financial outlay in order to remedy.

5.2.2 Success of Trade-Offs

The question here is whether the move has been successful, as measured by improvement or deterioration in the housing environment.

In general, and for the sample as a whole, it cannot be said that the move from the home to the rental accommodation had improved the levels of satisfaction about shelter quality. This was disappointing because problems with shelter quality were one of the most often cited reasons for the move. In the following discussion, we will focus on the relevant housing environment according to the reasons for the move.

Those who had moved for shelter reasons had not been successful in remedying the two most significant housing problems: "general upkeep and repairs in the house," and "conditions of the ground." Those who had moved for neighbourhood reasons did not find better neighbourhood conditions, certainly not in the "type of neighbours in the area" which had been their special concern. One could surmise that the move to higher-density housing (mostly from single-family houses to apartments) also meant a move to a more urban setting, with all the attendant high-density neighbourhood problems of noise, street parking, cleanliness, and so on. This group of movers also had very limited success in improving their accessibility through the move. This lack of success was accentuated by the fact that this group had had consistently higher levels of satisfaction about accessibility (compared to those who had not cited this reason) before the move. Those who had moved for accessibility reasons, were generally more successful but, again, they were the most conscientious movers.

Those who had moved for social support reasons had not done so for specific housing problems and are left out in the present discussion. Those who had moved for financial reasons had some specific shelter and neighbourhood problems but these had not been improved significantly by the move. Their financial situations might have prevented them acquiring the appropriate housing environment through the move. Those who had moved for health reasons, had definite shelter problems that could be tackled with substantial finance. Our findings showed some improvement (room size, and bathroom layout and fixtures) but not significant enough to make the move an unqualified success.

The above illustrated Lawton's support-autonomy trade-off and the concept of "environmental multiplicity." Although the shelter quality had not improved significantly with the move, the physical burden and perhaps some financial of upkeep were taken away from the homeowner-turned-mover. This compensated for the lack of improvements in the shelter quality. In other words, our movers might have considered a net gain that the burden of upkeep had been taken away through the move and they would, therefore, accept a less-than-ideal situation with the housing quality. With respect to neighbourhood quality, there was a definite reduction in the levels of satisfaction due, primarily, to having to cope with an unfamiliar neighbourhood. But again, this could have been considered as a price to pay for removing the burden of upkeep. In some ways, this validated Lawton's idea of the support-autonomy dialectics and O'Bryant's "comfortable surroundings and cost trade-off."

With respect to the accessibility to services, the homeowner-turned-renters experienced a trade-off between reduced accessibility of park and open space and proximity to church and community facilities on the one hand and improved accessibility to entertainment and social activities, general shopping, and public transportation on the other. Thus, the decrease in some services were compensated by increase in others which were more appropriate to their needs. Also, the increased use of public transit is interesting. It enriched accessibility through improved mobility. Such trade-offs would seem to relate to what Lawton refers to as "environmental multiplicity." There were other social and socializing considerations involved in the decisions to move, and the following discussion focuses on the success or failure of the move in relation to these.

(1) Personalized Environment

O'Bryant (1983: 41) has argued that it is important to support and respect older persons' efforts to "personalize" their new environments. However, our findings indicated that very few of our movers considered "unable to make changes in the apartment to suit your own purpose" as a problem of being a renter (Q.38). This could either mean that they were able to personalize their environment or that they didn't think that it was an important concern.

(2) Family Support

O'Bryant (1983: 41) also suggests that we should ensure that in the new accommodation "family members are made welcome and family events and traditions are observed and celebrated." Our findings showed that there were generally fewer visits after the move (Q.27). This was due perhaps to a combination of aging (relatives and friends died), relocation (severance of neighbourhood ties), and the problematic location and design of the new rental housing.

(3) Social Support by Other Elderly

Some researchers have argued that one of the most important attractions to senior citizen housing is the existence of age segregation (Urban Systems Research and Engineering, Inc., 1976). The assumption is that people seek senior citizen housing as a means to avoid loneliness (Lawton, 1975) and that close proximity among residents will facilitate social interaction (Rosow, 1967). However, others have suggested that the pattern of daily activities and the design of senior citizen housing frequently tended to isolate and restrict residents to their own living quarters (Stephens and Williams, 1979). This mutual support among the elderly, or the lack of it, may be less relevant to people who are still homeowners and who have not yet experienced the living patterns in congregate housing. However, our findings show that, even when our respondents had become renters, "companionship of other senior citizens" was not among the highest important benefits of congregate living (Q.37). In fact, more respondents reported fewer visits after their move (Q.27). Stephens and Bernstein (1984: 147) have found that for most elderly it is family and non-resident friends that are the primary providers of support, and not resident friends.

5.3 Mover Profiles

5.3.1 Demographic/Personal Characteristics

Various studies have drawn various profiles about elderly movers, or more interestingly, non-movers. For instance, Varady (1984: 394) has found that, contrary to established wisdom, four subgroups of elderly who would have a great need for senior citizen housing did not show interest in it: "the old-old, single elderly men, those living alone, and the functionally disabled." Our study did not examine the functionally disabled. But our findings did show that there was a relatively small proportion of old-old, and single elderly men in the sample. This might have been on account of our hidden sample bias because we needed respondents who could articulate their needs. On the other hand, there was a large number of respondents who were living alone. In fact, our profile of a typical mover was female, single or widowed, living alone, long-term resident, and generally with reasonable health. In the following, we will discuss some of the specific issues raised in the literature.

(1) Age

Preston (1984: 160) has found that age is not directly related to perceived housing and neighbourhood qualities and social contacts, but there is a strong link between age and either income or independence maintenance. Generally, we adopted this attitude in our study. However, there was a large proportion of "young-old" in our sample at the time of the move. Our analysis focussed much more on health, marital status, and living arrangements. But, as pointed out by Connidis and Rempel (1983) that for those 85 and over, frailty and health problems become more salient factors on life satisfaction. Age, therefore, could become a relevant factor in housing satisfaction and concern for the "old-old."

(2) Gender

Gender differences in terms of "living alone," or "in non-spousal arrangements" have been well studied (e.g., Abu-Laban, 1980; Mindell, 1979; and Stone and Fletcher, 1980. The large proportion of widows among the elderly is due to declining proportion of men after the age of 65 and the unlikelihood of women, once widowed or divorced, to find another marriage partner. However, it is important to realize that, in Ontario in 1986, the male-to-female proportion among those 65 and above was only 42.5 per cent to 57.5 per cent, and the proportion of widows, divorcees or singles was 21.2 per cent among elderly male and 57.4 per cent among elderly female (Census Canada, 1986). Our sample had six times more women than men (Preamble) and 71 per cent of the sample population was either a widow, divorcee or single at the time of the move (Q.50). In this way, our sample had a much greater proportion of females and widows, divorcees, and singles among them. Maybe, this was representative of the special characteristics of homeowner-to-rental movers. As observed by Connidis and Rempel (1983: 101) older women are generally less trained (due primarily to their pattern of socialization) in the physical maintenance of houses. This, coupled with the lack of financial resources to hire others to do the job, makes apartment living a probable alternative. It is interesting to note that our Table 4 shows that the male-to-female proportion among elderly homeowners in Ontario in 1986 was 65 per cent to 35 per cent. This confirms that men are significantly more likely than women to own their homes (Connidis and Rempel, 1983:93). On the other hand, the male-to-female proportion among elderly renters was 39.2 per cent to 60.8 per cent. In other words, there is a gender imbalance towards more females in the rental population. Thus, the overwhelming proportion of female elderly among homeowner-turned-renters might have contributed to this gender imbalance in the elderly rental population.

(3) Widowed and Low Income Renters

Some studies have demonstrated that elderly movers in general are likely to be widowed and to have lower income (e.g., Bigger, 1980). Our study did not have clear measure on income. But the findings did verify that most of the movers were widows.

(4) Income

The importance of income to housing conditions has been quite well documented (Connidis and Rempel, 1983; Struky, 1977; and Varady, 1984). Income and the ability to maintain the home are related. Gender and marital status are also related to income, with female widows having the most difficult financial situation. However, Varady (1984:

394) has found that income does not play a "significant role" in predicting any interest to move, except in the case of welfare recipients who are probably more aware of housing options. Our income data were not too useful because people moved at different times and the income figures were therefore not comparable. However, the present income level indicated most of our respondents to be either low or moderate income, and our findings with the proxy measure of housing cost-to-income ratio suggested that our respondents had relatively few financial problems. More significantly, most respondents claimed their current situation to be adequate or better. But, as discussed elsewhere, there was ambiguity in this finding (refer to p. 102-104).

(5) Health

According to Bourestom and Pastalan (1981), good physical health was able to account for 54 per cent of the total variance in postmove adjustment in their study. Our findings did show that good health was related to positive perception of shelter and neighbourhood quality and accessibility at the previous home. However, for those who had moved for health reasons, there had been no significant improvement in any particular housing quality after the move (refer to p. 83). Our analysis also showed that those who had moved for poor health tended to have less discrimination about what housing type or neighbourhood location that they would move to (Table 21).

(6) Relocation Difficulties for Long-Term Residents

O'Bryant (1983: 41) argues that "relocation may be particularly hard for the long-time homeowner, who may have derived a stronger self-concept through his/her role as a property-holder." In fact, many researchers have suggested that the probabilty of moving (for any population) is inversely related to years of residence at a location (Clark and Huff, 1977; and Ginsberg, 1973). With respect to elderly movers, our findings showed that this group tended to have less positive perceptions about their shelter and neighbourhood qualities and more positive perceptions about accessibility to neighbourhood services. This is at odds with O'Bryant's assertion in which she stresses that a high "self-concept" would probably mean more positive perceptions about one's shelter and neighbourhood. Our findings seemed to suggest that the homeowners were perhaps more "familiar" with the services in the neighbourhood but less enthusiastic about an old house in a declining neighbourhood. There was no special clue to the relationship between years of residence and their reasons to move (Table 14). Fewer of those who had long residence in the previous home moved again after the initial relocation (Table 24), suggesting perhaps that they were better adjusted than others.

5.3.2 Home and Homeownership Characteristics

Housing type, tenure status, location, housing cost, and length of occupancy are the usual characteristics included in most studies (e.g., Connidis and Rempel, 1983; and Lane and Feins, 1985). The following discussion deals with some of the specific issues raised in the literature. The 1982 Household Facilities and Equipment Survey (Health and Welfare, 1982: 78) found the following: three-quarters of all men and half of all women 65 and over owned their own houses; three-quarters of elderly homeowners owned single-family houses; and 60 per cent of elderly homeowners had paid off their mortgages. Our study had a very unrepresentative sample of elderly homeowners by gender (Preamble). The sample we had probably was representative of homeowners-to-renter movers (refer to p. 118-121). Ninety-two per cent of our sample had come from single-family houses (Q.3) and the proportion was higher than the provincial norm of 57.4 per cent for the population as a whole (Census of Canada, 1986b). This was perhaps indicative of "small city" housing, where there was a higher proportion of single-family homes. We did not have data on mortgages.

O'Bryant and Wolf (1983) have summarized a number of differences between homeowners and renters. In the following, we will examine whether our homeowner-to-renter movers resembled homeowners or renters.

(1) Owners Have Higher Incomes Than Renters

Our study did not allow this to be tested specifically. Close to 90 per cent of the respondents described their present income as from being "about adequate" to "very adequate" (Q.64). In this way, our group could really be considered as more representative of owners than renters. It is reasonable to assume that homeowner-turned-renters probably have higher incomes than those who have always been renters.

(2) Owners Are More Often Married and Renters Are Often Single or Divorced

Generally, 58 per cent of the elderly population in Ontario in 1986 were married and living with spouse (Census of Canada, 1986a). However, only 38 per cent of our respondents were either married or common-law at the time of the move (Q.50). This showed that the movers resembled more renters. Generally speaking, a homeowner-to-renter move is often precipitated by loss of spouse.

(3) Owners Have Lived Longer in Their Residence than Renters

Our study did not draw such comparisons. But only 39 per cent of our respondents lived in their home for more than 20 years before the move (Q.5). However, given that at the time of the initial move most of our respondents were already 60 or more years old (Table 2), and that 59 per cent of them moved again after the initial relocation (Q.19), it is reasonsble to assume that for most of our respondents, the length of residence in any particular rental accommodation would have been shorter than 20 years. In this way, homeowner-to-renter movers are similar to renters.

(4) Owners Have Excess Space

Our findings showed that the house being too large was considered by some, but not many, as a serious problem (Q.17). The size of the dwelling in terms of the number of bedrooms had reduced significantly after the move (Q.4 with Q.21). ALthough moving for "less space" was cited by some respondents as a relevant reason, this was never a predominant reasons (Q.39). All the above may suggest some excessive space in the home. But the level of satisfaction about the overall size of the dwelling had actually declined quite noticeably after the move (Q.15 with Q.34). From this we can conclude that homeownenr-turned-renters may have left a home with some excess space but they are nevertheless not usually entirely satisfied with a much smaller rental unit.

(5) Increasing Frailty Leads to Increasing Problems in Maintenance

This was amply borne out by our study. In fact, the maintenance and upkeep of the home was the main problem (Q.17). Declining health and difficulty in maintenance were chief reasons for the move (Q.1 and Q.39). In particular, room size and movement in the home were two significant concerns for those with declining health (Table 20) and the move had improved somewhat their levels of satisfaction with both of these shelter items (Table 23).

(6) Renters Have Greater Housing Mobility than Owners and Can Move More Easily if Dissatisfied.

Varady (1984: 394) has found that tenant status is "the most important predictor" of interest to move, by as much as five times over owners. Our study only examined the group of renters who were former owners. The findings indicated that 59 per cent moved again after the initial relocation (Q.19). This was a very high figure. Moreover, many moved a number of times and within a short time (Table 25). This could suggest special adjustment problems for homeowner-turned-renters because they are probably accustomed to better housing qualities. It is also significant that the subsequent moves by our respondents were based on different reasons than those for the initial move. More financial and neighbourhood reasons were cited for subsequent moves.

(7) Renters Have Higher Housing Cost-to-Income Ratio

Our findings on housing costs showed that 30 per cent of the homeowners had been paying more than half of their gross income for housing and only 22 per cent had been paying less than one-fifth at their previous homes (refer to p. 32). These figures are higher than the findings reported for in the U.S. where only 20 per cent were paying more than a quarter of their income (U.S. Department of Housing and Urban Development, 1979). The situation improved somewhat for our respondents after the move to rental accommodations. Only 19 per cent were now paying more than half of their income towards rental housing and 26 per cent were paying less than one-fifth (Q.31). In this way, our findings indicated a special group of renters. As Struyk (1980) suggests, this group of owner-turned-renters may be better able to generate income assets (previous home), thus lowering the housing cost-to-income ratio.

(8) Renters Do Not Have as Much Freedom to Make Improvements

This may be similar to O'Bryant's idea of "personalizing" one's environment. However, our findings suggested that this was not a serious problem for the homeowner-turned-renters (Q.38).

6. CONCLUSION--POLICY/PROGRAM IMPLICATIONS

6.1 Predictors of Housing Satisfaction

Our discussion on the support-autonomy trade-offs shows that certain housing problems and attitudes seem to dominate. In fact, our analysis of predictors of housing satisfaction has yielded insights on predicting potential moves, and on designing housing options to satisfy the reasons which prompt the moves.

Based on our earlier findings and analysis, we may, with some caution, make the following generalizations (refer to p. 39-42). The best predictors for shelter quality include "draught and insulation," "heating and ventilation," and "general upkeep and repairs of the house." These are consistent with out findings about the reasons to move People who move for shelter reasons usually have lower satisfaction on "general upkeep and repairs in the house" than those who move for other reasons. "Draught and insulation," and "heating and ventilation" tend to give more problems for those who move for financial reasons.

The best predictors for neighbourhood quality include "cleanliness of the streets" followed by "security from crime in the neighbourhood," "safety from traffic on the streets," "conditions of the street pavements," and "maintenance and repairs of buildings in the neighbourhood." Also, neighbourhood items of "conditions of the sidewalks," and "street and sidewalk snow removal in winter" are usually related to accessibility problems.

The best predictor for service accessibility is general shopping in the neighbourhood such as clothing and book stores. This predicts the urbanness of the area. On the other hand, essential convenience is best predicted by "grocery and convenient shopping," and "banks in the neighbourhood" that the elderly use.

There is also good correlation between shelter and neighbourhood qualities noticeably between maintenance upkeep and cleanliness of both the shelter and the neighbourhood.

The above insights have policy implications as these predictors can be used to indicate general housing quality. Such knowledge can inform housing policy makers about the appropriate actions to be taken to improve the housing conditions of elderly homeowners as well as to predict possible moves by them.

6.2 Mover Trade-Offs and Their Policy/Program Implications

There are some interesting policy/program implications based on the prototypes of mover trade-offs developed in subsection 5.2.1 (p. 106-113). The most dominant reasons for moving are shelter and social support, followed by health. Financial, accessibility, and neighbourhood reasons are less frequently cited. Policy/program addressing the more dominant reasons will affect more people but will also involve greater financial and administrative resources. The following is a discussion of the relevant considerations in policy/program design, organized according to descending orders of dominance of the reasons to move.

The largest category of movers do so for shelter reasons. It seems most of the special problems associated with them can be dealt with by financial assistance. This group also shows great reliance on the home as "security for old age." If they have to move from their home, it is necessary to ensure that the new tenure arrangements do not threaten their sense of old age security too much.

Those who move for health reasons are plagued by the physical burden of upkeep as well as by inappropriate rooms and layout in the home. These shelter problems usually require large financial outlay to remedy. If they have to move, it is necessary to ensure the new accommodations respect their privacy and offer them security of tenure.

Those who move for social support reasons are not subject to any particularly strong housing deficiency. They are trading-off privacy and familiarity of their home environment for better social relationship, often with family members. However, there are complex social mores that have to be appreciated. For instance, one of our respondents commented:

> My house was too large and too lonely after my family all left ... My daughter lives next door but she works all day, her husband is away all day and then when they come back I always felt it wasn't fair,

> that I felt like a burden on them and they felt like they should take my everywhere. Well, there was lots of times I didn't want to go, and they felt I should do. Their intentions were good, but ...

Any program to assist this group to stay on will have to recognize the limits of the support-autonomy trade-offs and the sense of ambiguity. Their post-location adjustment is also complex. As our findings showed, our respondents were getting fewer visits after the move.

Those who would move for financial reasons show great feelings about security for old age and roots in a place. And, although their neighbourhoods are usually old and deteriorating, they may be more reluctant than others to move from their roots. Most of them have higher housing costs due, probably, to both lower income and poorer shelter quality. Some of the shelter problems require large financial outlay, and some do not. It is perhaps better to assist them as much as possible to stay on. If they have to move, then it is necessary to ensure that their housing costs do not increase more and that their tenure is secured.

People who choose to move for accessibillity reasons have clear ideas of their needs. Unlike shelter problems, accessibility deficiences are more difficult and costly to deal with. This group has lower mobility (by automobile), and some transportation assistance may be useful to help them to stay on. But, by and large, the move seems often necessary and the size of the group is relatively small. Of course, housing location in relation to services and facilities becomes very important for this group of movers.

Very few move for neighbourhood reasons alone. Such a move is often precipitated more by social and socializing reasons. Physical and financial assistance is not likely to help. This is perhaps the most footloose group. What becomes important is that the new housing environment should offer them the choice of living with "familiar" types of people and other socializing opportunities.

It is interesting to note that subsequent moves involve more neighbourhood reasons, due, perhaps, to two situations created by the initial move. First, the initial move would have taken care of the more "immediately important" concerns, such as shelter and accessibility. Neighbourhood and social considerations then emerge as relevant and significant concerns. Second, the rental housing is located in neighbourhoods which are worse than the ones the homeowners have come from. Neighbourhood quality now becomes a concern, prompting further moves.

6.3 Some Program Design Insights

We found that shelter reasons could have been dealt with effectively by property tax and housing repairs financing programs. The better indicators of program needs were shelter quality and health status followed by financial burden. None of the programs suggested in this study could have tackled the problems of service accessibility adequately enough to have altered the minds of people who have cited such reasons for their move. One possible explanation is that these programs did not deal with the kinds of services needed, which tended to be medical, recreational, and social. The following discussion cofusses on some specific issued raised in the literature.

(1) Physical Needs

O'Bryant and Wolf (1983: 230) have argued that "relocation decisions of older homeowners may seldom be due to dissatisfaction with the physical characteristics of their housing." Consequently, government housing programs aimed at providing new, superior housing, even though designed to meet older persons physical needs, may have little impact on homeowners' relocation decision. We will try to examine these observations in light of the findings of our study.

(i) Our analysis demonstrated that reasons to move and the levels of housing satisfaction are related (refer to p. 56-60). However, it must be pointed out that not all reasons to move are related to physical needs. But those who had cited shelter reasons for their move in our study, tended to have lower perception about "condition of the grounds." Those who had moved for neighbourhood reasons had significantly lower perceptions about the types of neighbours and social entertainment facilities in the neighbourhood. Those who moved for accessibility reasons had significantly less satisfaction about the access to neighbourhood services and facilities. Programs which are designed to improve the various environmental qualities cited above may be used to tackle the various kinds of reasons to move.

(ii) Our analysis showed that some programs were useful for owners with certain demographic/personal characteristics (refer to p. 66-68). Based on the findings, it seems that useful programs to prevent relocation might include home sharing, home repairs, housekeeping and social visits. The potential clienteles for such programs would likely be people living by themselves, having a long period of residence, and paying high housing costs.

(iii) Our analysis also shed light on the adjustments after the move. The move may not succeed in remedying the problems which prompted it (refer to p. ~~80~~79-83). For example, those who have moved for shelter reasons ended up in rental dwellings with poorer shelter quality, especially with respect to "conditions of the grounds." Those who had moved for neighbourhood reasons found their move had generally been unsuccessful. Those who had moved for accessibility reasons were more fortunate, due probably to the more central locations of the rental dwellings. It is interesting to note that financial and neighbourhood reasons become more important in the subsequent moves, while shelter reasons became less so, and accessibility reasons practically disappeared. This could suggest that the design and location of the rental accommodation had succeeded in addressing the shelter and accessibility concerns! but the move to better shelter was perhaps accompanied by the need to give up one's own neighbourhood. An understanding of the above trade-offs or "environmental multiplicity" would have implications for location criteria of rental housing projects.

(iv) There are shelter items not covered in our survey but which have come out as significant concerns. One such area is fear of vandalism. It appears that apartment living represented an improvement in this respect.

> The thing I like about apartment living is ... your're not worried too much about vandalism, somebody coming in your front door. You can turn the key in the door and leave at any time, and you are not worried about it.

Some experience in the former house seemed to heighten the concern.

> My husband had passed away and I stayed in my home for three and a half years, but it was lonely for one thing, although I'd still be there except that I had three break-ins ... You don't have to live in fear, and I said "Well, this is it!"

An appreciation of this is important in housing design.

(2) Pride

O'Bryant and Wolf (1983: 230-231) suggest that "in their new surroundings," former homeowners should be provided with other ways to contribute to their communities and neighbours, so that they may acquire status to replace what they have lost by not being homeowners. Alternative housing will not attract older persons if it does not also incorporate the psychological values they have come to enjoy as a result of owning their own home. Our findings can be informative here. First, homeownership "as a source of pride" was considered by the largest number of respondents as a "very" or "extremely" important benefit (Q.16). Second, this benefit was significantly correlated with other homeownership status such as privacy, ownership of the land, and to stay in a good neighbourhood (Table 11). This means that housing alternatives which can offer a sense of privacy, some ownership and control of the land, and be located in a good neighbourhood (as measured by the type of neighbours and maintenance and repairs of buildings in the neighbourhood) are likely to succeed.

(3) Housing Cost

Government policy in Canada is to ensure that elderly people do not have to pay more than one-fifth to one-quarter of their income on housing. Our findings showed that this was not achieved for our respondents. Many more were paying more than was considered "reasonable." There might have been some exaggeration on the part of the respondents about their housing costs. But given that most of them did not indicate significant financial problems in general (Q.64), nor express a need for any financial assistance for the move (Q.41), it is difficult to insist that they had exaggerated in order to show their financial plight.

(4) Dwelling Space Versus Storage Space

It has been suggested that it is important for the elderly who must relocate to be able to take their personal possessions and family heirlooms with them (O'Bryant and Wolf, 1983: 230). Our findings in this respect were most interesting. On the one hand, the "overall size of the dwelling" seemed to have become less satisfactory (perhaps because the reduction was too much) and on the other hand, the "adequacy of closets or storage space" seemed to have improved (Q.15 with Q.34). This could suggest that the move from a generally larger and older house to a smaller and newer dwelling had required the elderly to discard certain furniture items but had also provided them with more closet space for smaller items.

(5) Maintenance Programs

O'Bryant and Wolf (1983: 231) also argue that "for those who can remain independent if provided a few aids, maintenance programs are important." They go on to suggest the following: assistance with meals, home repairs, transportation, and home medical assistance. Few of the respondents in this study felt that their decision to move would have been altered by any assistance program (Q.53 to Q.56). However, the programs that might have greater potential included the following: property tax grants, and housing repair grants (but not so much the property tax deferrment programs or the housing repairs financing loans); home help with odd jobs and repairs; and general information service. As far as our respondents were concerned, financial and home help programs were useful. Meals and medical programs were not significant. We did not examine any transportation programs. Since those who had moved for accessibility reasons had more definite ideas of their problems (refer to p. 58) and that they had also lower automobile use (refer to p. 55), assistance in transportation might have significant effects.

(6) Community Support

O'Bryant and Wolf (1983: 231) talk about the need for the community to be "more aware and more supportive of elderly neighbours." This is a very complex issue, as shown by our analysis. The housing perceptions and attitudes of those who had cited social support reasons for their move were the least clear. Our findings can be summarized as follows.

(i) They tended to be more likely widows and living by themselves and more of them had full ownership (refer to p. 55).

(ii) They had no clear housing perceptions or satisfaction (refer to p. 58-59).

(iii) They placed more importance on the home for "privacy," and "as roots in a place" (refer to p. 61).

(iv) They did not have serious problems being homeowners, except for those who had lost their spouse.

then the house had become too large and finance had become a problem (refer to p. 61). A typical comment was, "My husband died. I was alone in a large house. It was too large, too much work, and it would have been too expensive." This could also happen if the income-earner retires.

If this group is to be assisted to stay on (social support reasons were cited by 51 per cent of our respondents, often in combination with other reasons), community support and financial assistance seems perhaps a better approach than any specific housing program. However, community support and the physical environment can also be linked in some intriguing way. For instance, one former homeowner observed, "Nobody can come to your place because there was no place to park."

(7) Equity Conversion

Many researchers have indicated the potential of equipty conversion as a way to help those with low incomes to stay on (e.g., Novak, 1985: O'Bryant and Wolf, 1983; Sholen and Chen, 1980). Our findings (Q.16 and Q.17) showed that our respondents placed great importance on their home "as an asset" but much less so as "something to pass on to [their] heir." They also considered their home important "as security for old age." On the other hand, they had great problems with the "physical burden of upkeep," but much less problem with financial burden. As indicated in our earlier analysis, many of the shelter and upkeep problems were related to health and/or finance (refer to p. 59, 95, 102-103, 103-104, 112). As long as the elderly do not feel that security is threatened, financial schemes to convert home equity into income can be beneficial for those who have shelter problems.

(8) Knowledge of Programs

Silverstein (1984) finds that information about services obtained through formal sources is the best predictor of service utilization. Further, service utilization is also dependent on the ability to relate services to one's own needs or to the needs of others around. Age is affected too in that the young-old are more likely to consider service use than the old-old. More importantly, she found that "the informal network is as effective as the media in terms of overall knowledge and that each is fare more effective than formal sources" (Silverstein, 1984: 40). Our study did not seek out the relationship between information and service utilization. But some findings were illustrative. The majority of our respondents were not aware of major property tax and financial assistance programs that were designed for them (Q.53). Of all the services considered by our respondents that could have had an "extremely" or "very" strong effect in changing their decision to move, a general information service was rated the second highest (Q.56). Finally, the knowledge about the rental accommodation came primarily from friends, rather than from any "formal" sources (Q.22). This was true also for their subsequent moves (Q.33).

(9) Overconsumption

A number of studies should be noted. Lane and Feins (1985: 248) have found that half of the elderly movers that they investigated had moved from units of five or more rooms (including kitchen and living rooms) while after the move, only one-third lived in units that size (although 64 per cent of their sample were renters). Our findings (Q.4 with Q.21) actually confirmed Struyk's (1980: 53) observation that "homeowners living in larger units.....on average sharply reduce the number of rooms with relocation." He goes on to argue that the dwelling was much larger than needed before the move was made and that in general, the move was from substandard to a standard housing. This may have been true, but caution is needed to interpret such observations. Our findings also showed that there was a decline in the perception (satisfaction) of "overall size" of the dwelling (Q.15 with Q.34), indicating that the movers might not have been totally happy with the size of the new dwelling (usually too small). Kendig (1984) argues that since the homes are usually owned outright or have a very small mortgage and the resulting housing services are not taxed, elderly homeowners are encouraged to remain in their home even when it is too large for them. This leads to overconsumption. However, most elderly homes are located in older suburbs (therefore with lower values or rents than newer suburbs), or in highest value areas. These locations are not favoured by younger under-housed households. Such types of overconsumption may not pose a real problem (Fitzpatrick and Logan, 1985).

(10) Small City

Some interesting observations about our respondents could be due to the fact that Kingston and Peterborough were small, retirement cities. A very significant proportion of movers came from outside the city.

Some people moved from the surrounding rural area.

> I couldn't keep up the farm very well without my husband ... Farming is very hard so that is why [I moved].
>
> My husband died ... I was out in the country and I couldn't drive. It was nine miles from where we lived into the city ... I was so out of touch with everything ... here I can walk to everything.

It should be noted that being able to walk to everything is also a small city benefit, considered as a right by its citizens.

Being a retirement city within close proximity to major metropolitan areas has a certain draw for people.

> We decided to move a little further away [from Montreal] and Kingston is very lovely. We didn't know it, and didn't have friends here. But we'd just been through here a few times, so we just came down a few weekends to look the area over. We wouldn't go any further than Kingston because our grandchildren are in Montreal ... my sister's in Toronto (I'm being very honest here) it's a combination of the city and the proximity to family.

Some people want to retire close to their roots, but are not ready to return to the village. So a small city nearby is ideal.

> I didn't like Minden ... It's where I was born and I thought I'd like to go back there to live. But I just couldn't take it. I lived 42 years in Toronto and I couldn't take a little village ... [lived there for five years, then moved to Peterborough].

It seems that these small, retirement cities have attraction for both retirees from the surrounding rural areas as well as large cities in the region. The housing stock must cater for the needs, life styles, and expectations of the different elderly population groups.

6.4 Concluding Remarks

In short, as one respondent summed it all up about what people look for in the homeowner-to-renter move:

> ... there isn't all this responsibility and it's well secured, and you're pretty safe and that you can live quite a normal life and not have the responsibility of keeping it up.

What makes it so complex is the exact meanings and balance of responsibility, security, and normality. This study has attempted to answer some of the questions. But, to conclude, I would summarize our earlier findings about the unique characteristics of homeowners-turned-renters (refer to p. 123-126), which make them different from either homeowners or renters.

i. They probably have higher incomes than those who have always been renters.

ii. Although homeowners tend to be more often married or living with someone, a homeowner-turned-renter move is often precipitated by loss of spouse or companion.

iii. Although many have had long residence in their previous home, a significant proportion will make further moves, sometimes within a very short time after the initial relocation.

iv. Most of them have left a home with some excess space but they are usually not satisfied with a much smaller rental accommodation.

v. Most of their initial move is precipitated by problems in upkeep and repairs of their homes, with which they cannot cope for health and financial reasons.

vi. Further moves after the initial relcation can be based on very different reasons from those which prompted the first move. In particular, neighbourhood and financial reasons become more significant.

vii. Most of them will have reduced housing cost-to-income ratio after the relocation, due less to decrease in housing cost but more to increase in income (from disposal of previous home).

viii. They do not think it is so important to "personalize" their rental accommodation.

These characteristics, together with their particular demographic/personal profiles, housing perception and attitudes, and reasons to move, must be appreciated fully if we are to have effective housing policies and programs to prevent their move, to facilitate them, or assist them in adjustment after the move.

APPENDIX 1

Questionnaire

(Used for interviewee who has already been identified as once an owner.)

Preamble

I am from the School of Urban and Regional Planning, Queen's University and am doing this interview to learn about why and how some senior citizens who used to own their homes have become renters.

The interview should take about _____ minutes. All the information you will give will be kept in the strictest confidence, and your name will never be associated with any of the information. Also, you may terminate the interview at any time.

To help myself in organizing the material may I use a tape recorder? The tape will be erased as soon as I finish taking notes from it.

(If more than 1 person in the interview.) Also, since I can only take one answer for the questions, I hope one of you can be the spokesperson for the other. ☐ man ☐ woman

To start with, can you tell me when you moved to this present accommodation?
year _______ ago
or the year 19___

Note down today's date and time. ______________________________

1. Can you tell me why you made the move?
   tape
   note down important points ______________________________
   ____
   ____
   ____

   Let interviewee talk for about 2-3 minutes and interject at appropriate juncture.

I have a set of questions which helps me to organize the information. May we go through them?

Here are a few questions about the house you had and the neighbourhood you used to live in. Please tell me your situation and your own experience at the time when you made the move.

2. Where was your home located?
   - ☐ within walking distance from this present accommodation
   - ☐ within the general neighbourhood
   - ☐ in another part of town/city
   - ☐ outside the town/city
   - ☐ in another town/city in Ontario
   - ☐ elsewhere (specify)____________________________

3. What kind of house was it?
   - ☐ single-family (detached)
   - ☐ semi-detached (duplex)
   - ☐ row house
   - ☐ low-rise (3 storeys or less)
   - ☐ high-rise
   - ☐ mobile home
   - ☐ other (specify) ____________________________

4. How many bedrooms were there?
   - ☐ 1
   - ☐ 2
   - ☐ 3
   - ☐ 4
   - ☐ more

5. For how long had you lived in that house?
   - ☐ less than a year
   - ☐ 1-5 years
   - ☐ 5-10 years
   - ☐ 10-20 years
   - ☐ more than 20 years

6. What type of neighbourhood was that?
   - ☐ residential
   - ☐ commercial
   - ☐ industrial
   - ☐ rural
   - ☐ mixed (specify) ____
   - ☐ other (specify) ____

7. Would you consider the neighbourhood:
   - ☐ high income neighbourhood
   - ☐ middle income
   - ☐ lower income
   - ☐ mixed

8. (a) Were there other people living with you at the time of your move?

- ☐ no one
- ☐ spouse
- ☐ sibling
- ☐ children
- ☐ other relatives (specify) ____________________
- ☐ friend(s)
- ☐ lodger(s)
- ☐ other (specify) ____________________

(If living by oneself or with spouse, go to question #9.)

(b) (If living with someone other than spouse)
How was the housework shared?
your share (specify) ____________________
other's share (specify) ____________________

9. What was your most common means of transport?

- ☐ walking
- ☐ driving by yourself
- ☐ driven by spouse
- ☐ driven by others (describe) ____________________
- ☐ others (describe) ____________________

10. What was your health at the time of the move?

- ☐ excellent
- ☐ good
- ☐ fair
- ☐ poor
- ☐ very poor

11. (a) Were you working at the time of your move?

- ☐ no
- ☐ yes

(If no, go to question #12.)

(b) If yes, what kind of work was that?

- ☐ self-employed
- ☐ employed by others
- ☐ volunteer
- ☐ other (specify) ____________________

(c) How much time did you work?

- ☐ full-time
- ☐ part-time
- ☐ irregular

12. Who owned the house?

- ☐ entirely yourself
- ☐ jointly with spouse
- ☐ jointly with someone (specify) ____________________
- ☐ children
- ☐ relative
- ☐ other (specify) ____________________

13. In all, how much of your gross income do you think went into housing cost (inclusive of mortgage, utilities, taxes, maintenance, repairs)?
   - ☐ less than a tenth (or 10%)
   - ☐ somewhere between 10-20%
   - ☐ somewhere between a quarter to a third (25-33%)
   - ☐ somewhere between a third and a half (33-50%)
   - ☐ more than half (50%)

14. This is an optional question.
   How much did you have to pay in property tax the last year before you moved?
   - ☐ less than $1,000
   - ☐ $1,000 - 2,000
   - ☐ $2,000 - 3,000
   - ☐ more than $3,000
   - ☐ no idea

15. How would you have rated the following items for your former home and neighbourhood?

	excellent	good	fair	not-so-good	poor	N/A or didn't know, or didn't use
. size of individual rooms	☐	☐	☐	☐	☐	☐
. overall size of the house	☐	☐	☐	☐	☐	☐
. plumbing and electrical	☐	☐	☐	☐	☐	☐
. heating and ventilation	☐	☐	☐	☐	☐	☐
. draught and insulation	☐	☐	☐	☐	☐	☐
. ease of moving about in the home (layout of rooms, stairs, etc.)	☐	☐	☐	☐	☐	☐
. suitability of bathroom layout or fixtures for your use at that time	☐	☐	☐	☐	☐	☐
. adequacy of closets or storage space	☐	☐	☐	☐	☐	☐
. privacy in the house	☐	☐	☐	☐	☐	☐
. general upkeep and repairs in house	☐	☐	☐	☐	☐	☐

- parking for the house

  ☐ ☐ ☐ ☐ ☐ ☐

- condition of the grounds (lawns, driveway, snow shovelling, etc.)

  ☐ ☐ ☐ ☐ ☐ ☐

- condition of the street pavement (potholes, etc.)

  ☐ ☐ ☐ ☐ ☐ ☐

- condition of the sidewalks

  ☐ ☐ ☐ ☐ ☐ ☐

- safety from traffic on the streets

  ☐ ☐ ☐ ☐ ☐ ☐

- security from crime in the neighbourhoods

  ☐ ☐ ☐ ☐ ☐ ☐

- noise in the neighbourhood

  ☐ ☐ ☐ ☐ ☐ ☐

- street parking provisions

  ☐ ☐ ☐ ☐ ☐ ☐

- street lighting

  ☐ ☐ ☐ ☐ ☐ ☐

- street and sidewalk snow removal in winter

  ☐ ☐ ☐ ☐ ☐ ☐

- cleanliness of the streets

  ☐ ☐ ☐ ☐ ☐ ☐

- maintenance and repairs of buildings in the neighbourhood

  ☐ ☐ ☐ ☐ ☐ ☐

- type of neighbours in the area

  ☐ ☐ ☐ ☐ ☐ ☐

- availability of parks and open space nearby

  ☐ ☐ ☐ ☐ ☐ ☐

- proximity to church and community facilities that you used

  ☐ ☐ ☐ ☐ ☐ ☐

- entertainment and social clubs that you used in the neighbourhood

  ☐ ☐ ☐ ☐ ☐ ☐

- grocery and convenience shopping

  ☐ ☐ ☐ ☐ ☐ ☐

- other shopping in the neighbourhood (e.g., clothing, bookstore)

  ☐ ☐ ☐ ☐ ☐ ☐

. doctors/clinics/hospital nearby that you used	☐	☐	☐	☐	☐	☐
. dentist/denturist that you used	☐	☐	☐	☐	☐	☐
. neighbourhood drugstore	☐	☐	☐	☐	☐	☐
. public transportation	☐	☐	☐	☐	☐	☐
. laundry facilities in the neighbourhood that you used	☐	☐	☐	☐	☐	☐
. library in the neighbourhood that you used	☐	☐	☐	☐	☐	☐
. bank in the neighbourhood that you used	☐	☐	☐	☐	☐	☐
. post office in the neighbourhood that you used	☐	☐	☐	☐	☐	☐
. others (specify) ________________	☐	☐	☐	☐	☐	☐

16. How important did you think the following were to you as a homeowner?

	extremely	very	fairly	somewhat	not	N/A (e.g., no land)
. as security for old age	☐	☐	☐	☐	☐	☐
. as an asset	☐	☐	☐	☐	☐	☐
. as a source of pride	☐	☐	☐	☐	☐	☐
. more privacy	☐	☐	☐	☐	☐	☐
. ownership of the land	☐	☐	☐	☐	☐	☐
. something to pass on to your heir	☐	☐	☐	☐	☐	☐
. as roots in a place	☐	☐	☐	☐	☐	☐

. to stay in a good neighbourhood	☐	☐	☐	☐	☐	☐
. others (specify) ______________________	☐	☐	☐	☐	☐	☐

17. How serious did you think the following were to you as a homeowner?

	extremely	very	fairly	somewhat	not	N/A
. physical burden of upkeep	☐	☐	☐	☐	☐	☐
. financial burden of (mortgage, utilities and taxes)	☐	☐	☐	☐	☐	☐
. financial burden of (maintenance and repairs)	☐	☐	☐	☐	☐	☐
. undesirable neighbourhood	☐	☐	☐	☐	☐	☐
. too large or too small a house for your needs	☐	☐	☐	☐	☐	☐
. difficult to move around in the house	☐	☐	☐	☐	☐	☐
. the house did not produce income (unlike other kinds of investment)	☐	☐	☐	☐	☐	☐
. could not travel much because you were tied down by the house	☐	☐	☐	☐	☐	☐
. others (specify) ______________________	☐	☐	☐	☐	☐	☐

Now I wish to ask some questions about your rental situation.

18. How long have you lived in this present accommodation?
________ years

19. (a) Is this the same accommodation you had when you first moved from your house?
☐ yes
☐ no
(If yes, go directly to question #20.)

(b) When did you move to this present accommodation?
since 19___ (or for ____ years)

20. I want you to tell me something about the present accommodation. (If the present accommodation is not the first after the move) I want you to think back and tell me about your first accommodation after your move.
What kind of accommodation is (was) this?
☐ single-family (detached)
☐ semi-detached (duplex)
☐ row house
☐ low-rise (3 storeys or less) apartment
☐ high-rise apartment
☐ mobile home
☐ a room
☐ others (specify) ______________________________

21. How many bedrooms are (were) there in the unit?
☐ 1
☐ 2
☐ 3
☐ more

22. How did you come to know about the accommodation?
Explain: ______________________________

23. Is (was) this building in the same neighbourhood as your previous home?
☐ same
☐ different neighbourhood but same town/city
☐ different town/city

24. What do (did) you consider the neighbourhood as?
☐ residential
☐ commercial
☐ industrial
☐ rural
☐ mixed (specify) ______________________________
☐ other (specify) ______________________________

25. (a) Do (did) you live:
☐ by yourself
☐ with spouse
☐ with other (specify) ______________________________
(If living by oneself or spouse, go to question #26.)

(b) (If living with another person)
How is (was) the housework shared?
Your share? (explain) ______________________________
Other's share? (explain) ______________________________

26. (a) Are (were) you working (after your move)?
☐ no ☐ yes
(If no, go to question #27.)

(b) If yes, what kind of work do (did) you do?
- ☐ self-employed
- ☐ employed by others
- ☐ volunteer
- ☐ other (specify) ______________________________

(c) How much time do (did) you work?
- ☐ full-time
- ☐ part-time
- ☐ irregular

27. Are (were) you having more or fewer visits after the move?
- ☐ more
- ☐ about the same
- ☐ fewer

Explain: ______________________________

28. What is (was) the total rent of the apartment?
- ☐ $100 - 200
- ☐ $200 - 300
- ☐ $300 - 400
- ☐ $400 - 500
- ☐ $500 - 600
- ☐ $600 - 700
- ☐ more than $700

29. (a) Do (did) you pay the full rent or a portion of it?
- ☐ full rent
- ☐ portion

(If full rent, go to question #30.)

(b) How much do (did) you actually pay per month?
- ☐ $100 - 200
- ☐ $200 - 300
- ☐ $300 - 400
- ☐ $400 - 500
- ☐ $500 - 600
- ☐ $600 - 700
- ☐ more than $700

(c) Who pays (paid) the other portion?
- ☐ government subsidy
- ☐ spouse
- ☐ children
- ☐ relative/friend
- ☐ other (specify) ______________________________

30. What other payments do (did) you have to make besides the above?
    1. (describe) ____________________ and (how much) $__________
    2. (describe) ____________________ and (how much) $__________

31. This is an optional question.
In all, what proportion of your gross income goes (went) into your housing (e.g., rent and utilities)?
- ☐ less than a tenth (or 10%)
- ☐ somewhere between 10-20%
- ☐ somewhere between a quarter to a third (25-33%)
- ☐ somewhere between a third and a half (33-50%)
- ☐ more than half (50%)

(If the respondent has moved more than once, ask the following. If not go to question #34.)

32. Tell me why you made the subsequent moves.
Explain: ______________________________

33. Tell me how you came to the present accommodation.
Explain: ______________________________

34. How would you rate the following for the present accommodation and neighbourhood (the accommodation and neighbourhood you first moved to)?

	excellent	good	fair	not-so-good	poor	N/A (or don't know or don't use)
. size of individual rooms	☐	☐	☐	☐	☐	☐
. overall size of the accommodation	☐	☐	☐	☐	☐	☐
. plumbing and electrical	☐	☐	☐	☐	☐	☐
. heating and ventilation	☐	☐	☐	☐	☐	☐
. draught and insulation	☐	☐	☐	☐	☐	☐
. ease of moving about in the accommodation	☐	☐	☐	☐	☐	☐

• suitability of bathroom layout or fixtures	☐	☐	☐	☐	☐	☐
• adequacy of closet or storage space	☐	☐	☐	☐	☐	☐
• privacy in the accommodation	☐	☐	☐	☐	☐	☐
• general upkeep and repairs	☐	☐	☐	☐	☐	☐
• parking	☐	☐	☐	☐	☐	☐
• condition of the grounds (lawns, snow shovelling, etc.)	☐	☐	☐	☐	☐	☐
• condition of the street pavement	☐	☐	☐	☐	☐	☐
• condition of the sidewalks	☐	☐	☐	☐	☐	☐
• safety from traffic	☐	☐	☐	☐	☐	☐
• security from crime in the neighbourhood	☐	☐	☐	☐	☐	☐
• noise in the neighbourhood	☐	☐	☐	☐	☐	☐
• street parking provisions	☐	☐	☐	☐	☐	☐
• street lighting	☐	☐	☐	☐	☐	☐
• street and sidewalk snow removal	☐	☐	☐	☐	☐	☐
• cleanliness of the streets	☐	☐	☐	☐	☐	☐
• maintenance and repairs of buildings in the neighbourhood	☐	☐	☐	☐	☐	☐
• type of neighbourhoods in the area	☐	☐	☐	☐	☐	☐
• availability of parks and open space nearby	☐	☐	☐	☐	☐	☐

- proximity to church and community facilities that suits you
  [ ] [ ] [ ] [ ] [ ] [ ]
- entertainment and social clubs that you use in the neighbourhood
  [ ] [ ] [ ] [ ] [ ] [ ]
- grocery and convenience shopping
  [ ] [ ] [ ] [ ] [ ] [ ]
- other shopping in the neighbourhood (e.g., clothing, bookstore)
  [ ] [ ] [ ] [ ] [ ] [ ]
- doctors/clinics/hospital nearby that you use
  [ ] [ ] [ ] [ ] [ ] [ ]
- dentist/denturist that you use
  [ ] [ ] [ ] [ ] [ ] [ ]
- neighbourhood drugstore
  [ ] [ ] [ ] [ ] [ ] [ ]
- public transportation
  [ ] [ ] [ ] [ ] [ ] [ ]
- laundry facilities in the neighbourhood that you use
  [ ] [ ] [ ] [ ] [ ] [ ]
- library in the neighbourhood that you use
  [ ] [ ] [ ] [ ] [ ] [ ]
- park in the neighbourhood that you use
  [ ] [ ] [ ] [ ] [ ] [ ]
- post office in the neighbourhood that you use
  [ ] [ ] [ ] [ ] [ ] [ ]
- others (specify) ______________________________
  [ ] [ ] [ ] [ ] [ ] [ ]

35. If you had a choice of where you would live, would you
(a) stay at the present (that) accommodation?
[ ] yes [ ] no [ ] no preference

(b) the present (that) neighbourhood?
[ ] yes [ ] no [ ] no preference

(c) the (that) city/town?
[ ] yes [ ] no [ ] no preference

36. (a) Do you plan to move in the near future?
[ ] no [ ] yes
(If no, go to question #35.)

(b) If yes, why?
Explain: ______________________________

37. How important do you think the following are to you as a renter?

	extremely	very	fairly	somewhat	not	N/A (e.g., no land)
• renting cheaper than owning your house	☐	☐	☐	☐	☐	☐
• no need to look after the apartment	☐	☐	☐	☐	☐	☐
• no need to look after the grounds	☐	☐	☐	☐	☐	☐
• companionship of other senior citizens	☐	☐	☐	☐	☐	☐
• not being tied down to one place	☐	☐	☐	☐	☐	☐
• security against crime	☐	☐	☐	☐	☐	☐
• do not have to worry when going away	☐	☐	☐	☐	☐	☐
• size of rooms and apartment more appropriate to need	☐	☐	☐	☐	☐	☐
• layout and design more suitable to senior citizen	☐	☐	☐	☐	☐	☐
• more privacy	☐	☐	☐	☐	☐	☐
• others (specify) ____________________	☐	☐	☐	☐	☐	☐

38. How serious do you think the following are to you as a renter?

	extremely	very	fairly	somewhat	not	N/A
• renting more expensive than owning your home	☐	☐	☐	☐	☐	☐
• no security of tenure	☐	☐	☐	☐	☐	☐
• living with other senior citizens	☐	☐	☐	☐	☐	☐

. no roots in the neighbourhood
☐ ☐ ☐ ☐ ☐ ☐

. apartment is not an asset (it does not belong to you)
☐ ☐ ☐ ☐ ☐ ☐

. unable to make changes in the apartment to suit your own purpose
☐ ☐ ☐ ☐ ☐ ☐

. no privacy
☐ ☐ ☐ ☐ ☐ ☐

. a loss of individuality
☐ ☐ ☐ ☐ ☐ ☐

. others (specify) ____________________
☐ ☐ ☐ ☐ ☐ ☐

Here are some questions about your move.

39. (a) Why did you move from your home?
- ☐ too expensive to keep
- ☐ declining health
- ☐ need more space
- ☐ need less space
- ☐ home difficult to maintain
- ☐ could not afford the major repair work needed
- ☐ wanted to be closer to family/friend
- ☐ declining income
- ☐ death or separation of spouse or relatives
- ☐ children or relatives left home
- ☐ wanted more freedom and convenience
- ☐ wanted to sell the house and get the money out
- ☐ other (specify) ______________________________

(b) If more than one reason, which was the most important? __________

40. Who were involved in the decision to move?
- ☐ yourself only
- ☐ spouse
- ☐ children or relatives
- ☐ friends
- ☐ other (specify) ______________________________

41. Were there any financial difficulties in the moving (e.g., cost of selling the house, moving expenses, accommodation during the move, etc.)
- ☐ yes
- ☐ no

Explain: ______________________________

42. How did you dispose of your house?
- ☐ sold
- ☐ rented out
- ☐ relatives moved in (no rents charged)
- ☐ friends moved in (no rents charged)
- ☐ vacant
- ☐ no change (especially when it was owned by spouse, children or relative)
- ☐ other (specify) ______________________________

43. How long did it take you to dispose of the house?
- ☐ days
- ☐ weeks
- ☐ months
- ☐ more than a year

44. At the time of your move did you have a housing type preference (such as single-family rental, row-housing, etc.)?

Explain: ______________________________

45. Did you have a neighbourhood preference (such as same as your house, same city, etc.)?
Explain: ____________________

46. Did you have a tenure type preference (such as cooperative, condominium, etc.)?
Explain: ____________________

47. (a) Before your move had your seriously considered sharing your home with another person, or persons who were not your relations?
☐ yes ☐ no
(If no, go to question #48.)

(b) If yes,
- ☐ senior citizen over 75
- ☐ senior citizen 55-74
- ☐ adult 35-54
- ☐ adult with a child (single parent with a child/children)
- ☐ married couple with children
- ☐ married couple without children
- ☐ other (specify) ____________________
- ☐ no preference

(c) What had prevented this from happening? ____________________

48. Did you have to go on a waiting list?
- ☐ no
- ☐ weeks
- ☐ months (but less than 1 year)
- ☐ 1-2 years
- ☐ more than 2 years

49. (a) Were you on any other waiting lists for housing?
☐ yes ☐ no
(If no, go to question #50.)

(b) If yes, which? ____________________

50. What was your marital status at the time of the move?
- ☐ married
- ☐ common-law
- ☐ widowed
- ☐ divorced or separated
- ☐ never married

51. Who was most affected by your move?
- ☐ no one
- ☐ spouse
- ☐ children or relatives
- ☐ friends
- ☐ neighbours
- ☐ business operation (specify) ____________________
- ☐ charity or volunteer work (specify) ____________________
- ☐ other (specify) ____________________

52. (a) Did any people or agency provide help for the actual move?
☐ yes ☐ no
(If no, go to question #53.)

(b) If yes, which?
☐ children and relatives
☐ friends and neighbours
☐ government agencies (specify) ______________________
☐ charitable groups or social groups (specify) __________
☐ other (specify) ______________________________

(c) What was this help?
Explain: ______________________________________

53. At the time when you decided to move were you aware of the following?

	Yes	No
Property tax grant (provincial) up to $600 available to seniors.	☐	☐
Property tax deferment (municipal) up to $100 available to seniors.	☐	☐
Grant up to $5,000 for senior citizens for repairs of their home.	☐	☐
Grant up to $4,000 and/or loan up to a total of $7,500 for seniors under the Ontario Home Renewal Program.	☐	☐
Others ______________________________	☐	☐

54. (a) Did you apply for any of the above?
☐ yes ☐ no
(If no, go to question #55.)

(b) Which? ______________________________________

55. Would any of the programs have changed your mind to move?
Explain: ______________________________________

56. How much do you think the following would have changed your decision to move from your home?

	extremely	very	fairly	somewhat	not	N/A (incl. already using the service)
. an information centre that would bring together senior citizens who want to find someone to share the home	☐	☐	☐	☐	☐	☐
. a program to help senior citizens find part-time or full-time employment	☐	☐	☐	☐	☐	☐
. a meals-on-wheels program where a hot meal is delivered to seniors in their own homes for a small charge	☐	☐	☐	☐	☐	☐

- a home help service where someone would come to the seniors' homes and help with odd jobs and repairs
  ☐ ☐ ☐ ☐ ☐ ☐

- a home support service where someone would come to the seniors' homes and help with light housekeeping, such as vacuuming, dusting,
  ☐ ☐ ☐ ☐ ☐ ☐

- a friendly-visiting service where someone would stop occasionally to visit
  ☐ ☐ ☐ ☐ ☐ ☐

- a nursing service where a nurse checks in once a day
  ☐ ☐ ☐ ☐ ☐ ☐

- an intensive nursing service where a nurse would administer medication/therapy/personal hygiene
  ☐ ☐ ☐ ☐ ☐ ☐

- an information service which provides ready information on the above and other senior citizen services
  ☐ ☐ ☐ ☐ ☐ ☐

- more home employment
  ☐ ☐ ☐ ☐ ☐ ☐

- others (specify) ____________________
  ☐ ☐ ☐ ☐ ☐ ☐

57. Suppose the following programs existed; how helpful would they have been to you in your move?

	extremely	very	fairly	somewhat	not
• a housing information service to find new accommodation	☐	☐	☐	☐	☐
• a volunteer movers program	☐	☐	☐	☐	☐
• a counselling program to help adjusting to the new accommodation	☐	☐	☐	☐	☐

58. What advice would you give to people who are thinking of moving out from their home into a rental accommodation?
(Specify and describe) ____________________

(Personal Background)

To conclude the interview now may I ask some background questions.

59. When were you born?
19___ or (____ years of age)

60. What is your marital status now?
- ☐ married
- ☐ common-law
- ☐ widowed
- ☐ divorced or separated
- ☐ never married

61. How many living children do you have?
- ☐ none
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ more than 3

62. How many at the time of your move?
- ☐ none
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ more than 3

63. (a) What has been your occupation during most of your working life?
(state) ____

(b) What has been the occupation of your spouse? (if applicable)
(state) ____

64. How would you describe your income situation?
- ☐ very adequate
- ☐ covers the essentials and with something left over for savings, travel and the like
- ☐ about adequate
- ☐ barely sufficient for the essentials
- ☐ too small even to meet essential needs

65. This is an optional question. Please feel free if you do not want to answer it. Taking into account all sources of income (wages, government payments, investment returns, and so on) what approximately is the total income for a year?
(yourself, or together with spouse)
- ☐ less than $5,000
- ☐ $5,000-10,000
- ☐ $10,000-15,000
- ☐ $15,000-20,000
- ☐ $20,000-30,000
- ☐ more than $30,000
- ☐ no answer

66. This is the end of my formal questions. However I would be most happy if you would share with me your feelings and thoughts about owning your home, moving, and living in a rental accommodation.

Prompters:

(1) What could have prevented the move?
- Who did the shopping when you lived in your house?
- Did you use the bus?
- Who did the housework?
- Did you live close to friends and relatives?
- Who did the cooking in your house?
- Were there stairs in your home?
- How often did you go out when you lived in your own home?
- Did you drive?
- Did you keep any pets?
- Did you have a vegetable garden?

(2) What could have facilitated the move?
- Did you discuss your plans to move with anyone?
- Who made the arrangements -- selling the house, finding another place to live -- for your move?
- Who did the packing?
- How did you find this (that) place?
- Did you look at other accommodations before choosing this (that) location?
- Did you have to find storage for your furniture and other belongings?
- Did you have to stay with relatives, friends or some temporary accommodation during your move?
- Did you use an estate agent to sell your house?
- Did you look at other places?

(3) What could have facilitated the adjustment after the move?
- Who does the housework now?
- Who does the cooking now?
- Do you go out often? How many times a week?
- Have you changed the furniture arrangement since you moved in?
- Did it take long to get to know the other tenants?
- Did you have to buy new furniture?
- Did you have to buy a new range or fridge?
- Has the rent changed since you moved in?
- Do you use the bus?
- Are you a member of any social clubs or church groups?

Before I go I would like to reassure you again that all the information you have given me will be kept in strictest confidence, and that your name will in no way be associated with any of the information.

And thank you once again for your help.

(Interviewer's Note)

Finish time: ______________________________

Date: ____________________________________

Interviewer's rating:

R.1 (a) Reliability of interviewee's information
- ☐ very high
- ☐ high
- ☐ medium
- ☐ low
- ☐ very low

(b) Reasons:
- ☐ alert and intelligent
- ☐ cooperative
- ☐ eager to talk
- ☐ memory lapses of interviewee
- ☐ second guessing interviewer
- ☐ not forthcoming
- ☐ presence of other people during interview
- ☐ antagonistic towards interviewer
- ☐ move happened long time ago
- ☐ biases (explain, e.g., against administration of housing unit)

R.2 Significance of open-ended questions and answers:
- ☐ very significant
- ☐ quite significant
- ☐ confirms standard questionnaire

(Explain, e.g., elaboration, contradiction, new information, and so on.)

R.3 Type of present housing:
- ☐ row house
- ☐ low-rise (less than 3 storeys)
- ☐ medium-rise (3-6 storeys)
- ☐ high-rise (more than 6 storeys)
- ☐ other (specify) ______________________________

R.4 Number of units in the building (if apartment):
- ☐ less than 10
- ☐ 10-20
- ☐ 20-50
- ☐ 50-100
- ☐ more than 100

R.5 When was it built?
- ☐ last 10 years
- ☐ last 20 years
- ☐ last 30 years
- ☐ more than 30 years

R.6 Is it purpose-built or conversion?
- ☐ purpose-built
- ☐ conversion (describe) from ____________________
- ☐ temporary

R.7 Level on which the interviewee lives (if apartment):
- ☐ ground floor
- ☐ less than third floor
- ☐ 3rd floor - 6th floor
- ☐ more than 6th floor

R.8 Type of neighbourhood:
- ☐ residential
- ☐ commercial
- ☐ industrial
- ☐ rural
- ☐ mixed (specify) ____________________
- ☐ other (specify) ____________________

R.9 Location of neighbourhood:
- ☐ inner city
- ☐ suburb
- ☐ outside city
- ☐ other (specify) ____________________

R.10 Tenant age mix (from administration):
a. senior citizens _____%
   non-senior _____%
b. old seniors _____% of total/seniors only
   middle seniors _____% of total/seniors only
   young seniors _____% of total/seniors only

R.11 Tenant household size mix (from administration):
one person per household _____%
two persons per household _____%
3 or more persons per household _____%

R.12 Tenant income mix (from administration):
% market rent _____%
% subsidy _____%
shallow subsidy _____% of total/subsidized only
deep subsidy _____% of total/subsidized only

APPENDIX 2

Frequency Counts

(Used for interviewee who has already been identified as once an owner.)

Preamble

I am from the School of Urban and Regional Planning, Queen's University and am doing this interview to learn about why and how some senior citizens who used to own their homes have become renters.

The interview should take about _____ minutes. All the information you will give will be kept in the strictest confidence, and your name will never be associated with any of the information. Also, you may terminate the interview at any time.

To help myself in organizing the material may I use a tape recorder? The tape will be erased as soon as I finish taking notes from it.

(If more than 1 person in the interview.) Also, since I can only take one answer for the questions, I hope one of you can be the spokesperson for the other. [ ] man [ ] woman
16 84

To start with, can you tell me when you moved to this present accommodation?
year ________ ago
or the year 19___

Note down today's date and time. ______________________________

1. Can you tell me why you made the move?
tape
note down important points ______________________________
____
____
____

Let interviewee talk for about 2-3 minutes and interject at appropriate juncture.

I have a set of questions which helps me to organize the information. May we go through them?

63	shelter
8	neighbourhood
13	accessibility
51	social support
17	financial
32	health
19	others

Here are a few questions about the house you had and the neighbourhood you used to live in. Please tell me your situation and your own experience at the time when you made the move.

2. Where was your home located?
12 ☐ within walking distance from this present accommodation
9 ☐ within the general neighbourhood
22 ☐ in another part of town/city
6 ☐ outside the town/city
44 ☐ in another town/city in Ontario
7 ☐ elsewhere (specify)______________________________

3. What kind of house was it?
92 ☐ single-family (detached)
5 ☐ semi-detached (duplex)
0 ☐ row house
0 ☐ low-rise (3 storeys or less)
0 ☐ high-rise
2 ☐ mobile home
1 ☐ other (specify) ______________________________

4. How many bedrooms were there?
3 ☐ 1
30 ☐ 2
43 ☐ 3
19 ☐ 4
5 ☐ more

5. For how long had you lived in that house?
2 ☐ less than a year
17 ☐ 1-5 years
16 ☐ 5-10 years
25 ☐ 10-20 years
39 ☐ more than 20 years

6. What type of neighbourhood was that?
69 ☐ residential
0 ☐ commercial
0 ☐ industrial
11 ☐ rural
19 ☐ mixed (specify) ____
1 ☐ other (specify) ____

7. Would you consider the neighbourhood:
7 ☐ high income neighbourhood
58 ☐ middle income
2 ☐ lower income
31 ☐ mixed

8. (a) Were there other people living with you at the time of your move?
56 ☐ no one
39 ☐ spouse
0 ☐ sibling
9 ☐ children
3 ☐ other relatives (specify) ____________________
0 ☐ friend(s)
0 ☐ lodger(s)
3 ☐ other (specify) ____________________
(If living by oneself or with spouse, go to question #9.)

(b) (If living with someone other than spouse)
How was the housework shared?
your share (specify) ____________________
other's share (specify) ____________________

9. What was your most common means of transport?
17 ☐ walking
57 ☐ driving by yourself
8 ☐ driven by spouse
14 ☐ driven by others (describe) ____________________
22 ☐ others (describe) ____________________

10. What was your health at the time of the move?
9 ☐ excellent
59 ☐ good
17 ☐ fair
14 ☐ poor
1 ☐ very poor

11. (a) Were you working at the time of your move?
81 ☐ no
19 ☐ yes
(If no, go to question #12.)

(b) If yes, what kind of work was that?
6 ☐ self-employed
13 ☐ employed by others
0 ☐ volunteer
0 ☐ other (specify) ____________________

(c) How much time did you work?
11 ☐ full-time
5 ☐ part-time
3 ☐ irregular

12. Who owned the house?
57 ☐ entirely yourself
36 ☐ jointly with spouse
0 ☐ jointly with someone (specify) ____________________
1 ☐ children
1 ☐ relative
5 ☐ other (specify) ____________________

13. In all, how much of your gross income do you think went into housing cost (inclusive of mortgage, utilities, taxes, maintenance, repairs)?

4 ☐ less than a tenth (or 10%)
9 ☐ somewhere between 10-20%
13 ☐ somewhere between a quarter to a third (25-33%)
15 ☐ somewhere between a third and a half (33-50%)
17 ☐ more than half (50%)

14. This is an optional question.
How much did you have to pay in property tax the last year before you moved?

62 ☐ less than $1,000
19 ☐ $1,000 - 2,000
0 ☐ $2,000 - 3,000
0 ☐ more than $3,000
18 ☐ no idea

15. How would you have rated the following items for your former home and neighbourhood?

	excellent	good	fair	not-so-good	poor	N/A or didn't know, or didn't use
. size of individual rooms	26 ☐	61 ☐	12 ☐	1 ☐	0 ☐	0 ☐
. overall size of the house	25 ☐	68 ☐	7 ☐	0 ☐	0 ☐	0 ☐
. plumbing and electrical	22 ☐	69 ☐	6 ☐	2 ☐	0 ☐	0 ☐
. heating and ventilation	12 ☐	77 ☐	10 ☐	0 ☐	0 ☐	0 ☐
. draught and insulation	17 ☐	65 ☐	16 ☐	1 ☐	0 ☐	0 ☐
. ease of moving about in the home (layout of rooms, stairs, etc.)	21 ☐	69 ☐	5 ☐	2 ☐	1 ☐	0 ☐
. suitability of bathroom layout or fixtures for your use at that time	19 ☐	70 ☐	5 ☐	1 ☐	0 ☐	3 ☐
. adequacy of closets or storage space	18 ☐	50 ☐	23 ☐	4 ☐	3 ☐	0 ☐
. privacy in the house	18 ☐	78 ☐	1 ☐	1 ☐	0 ☐	0 ☐
. general upkeep and repairs in house	15 ☐	53 ☐	2 ☐	7 ☐	2 ☐	0 ☐

. parking for the house	18[ ]	73[ ]	2[ ]	3[ ]	1[ ]	1[ ]
. condition of the grounds (lawns, driveway, snow shovelling, etc.)	17[ ]	62[ ]	14[ ]	3[ ]	1[ ]	1[ ]
. condition of the street pavement (potholes, etc.)	12[ ]	64[ ]	19[ ]	1[ ]	1[ ]	1[ ]
. condition of the sidewalks	6[ ]	31[ ]	10[ ]	4[ ]	2[ ]	45[ ]
. safety from traffic on the streets	9[ ]	66[ ]	15[ ]	5[ ]	3[ ]	0[ ]
. security from crime in the neighbourhoods	5[ ]	80[ ]	6[ ]	3[ ]	4[ ]	0[ ]
. noise in the neighbourhood	10[ ]	71[ ]	9[ ]	4[ ]	3[ ]	0[ ]
. street parking provisions	2[ ]	49[ ]	12[ ]	4[ ]	10[ ]	21[ ]
. street lighting	8[ ]	66[ ]	6[ ]	3[ ]	3[ ]	12[ ]
. street and sidewalk snow removal in winter	12[ ]	70[ ]	8[ ]	3[ ]	3[ ]	2[ ]
. cleanliness of the streets	13[ ]	69[ ]	12[ ]	3[ ]	1[ ]	0[ ]
. maintenance and repairs of buildings in the neighbourhood	14[ ]	75[ ]	7[ ]	1[ ]	0[ ]	0[ ]
. type of neighbours in the area	27[ ]	64[ ]	3[ ]	1[ ]	1[ ]	2[ ]
. availability of parks and open space nearby	32[ ]	44[ ]	9[ ]	6[ ]	2[ ]	5[ ]
. proximity to church and community facilities that you used	17[ ]	55[ ]	16[ ]	4[ ]	5[ ]	1[ ]
. entertainment and social clubs that you used in the neighbourhood	3[ ]	25[ ]	12[ ]	2[ ]	15[ ]	41[ ]
. grocery and convenience shopping	13[ ]	57[ ]	13[ ]	9[ ]	5[ ]	1[ ]
. other shopping in the neighbourhood (e.g., clothing, bookstore)	3[ ]	29[ ]	22[ ]	15[ ]	18[ ]	11[ ]

. doctors/clinics/hospital nearby that you used	11[ ]	42[ ]	13[ ]	13[ ]	11[ ]	8[ ]
. dentist/denturist that you used	4[ ]	32[ ]	16[ ]	16[ ]	15[ ]	15[ ]
. neighbourhood drugstore	10[ ]	49[ ]	11[ ]	11[ ]	10[ ]	7[ ]
. public transportation	7[ ]	39[ ]	13[ ]	2[ ]	10[ ]	27[ ]
. laundry facilities in the neighbourhood that you used	0[ ]	4[ ]	0[ ]	2[ ]	0[ ]	92[ ]
. library in the neighbourhood that you used	5[ ]	35[ ]	20[ ]	9[ ]	7[ ]	22[ ]
. bank in the neighbourhood that you used	9[ ]	47[ ]	17[ ]	7[ ]	10[ ]	8[ ]
. post office in the neighbourhood that you used	9[ ]	55[ ]	17[ ]	8[ ]	6[ ]	3[ ]
. others (specify) ____________	1[ ]	8[ ]	0[ ]	0[ ]	1[ ]	0[ ]

16. How important did you think the following were to you as a homeowner?

	extremely	very	fairly	somewhat	not	N/A (e.g., no land)
. as security for old age	10[ ]	54[ ]	13[ ]	7[ ]	14[ ]	0[ ]
. as an asset	12[ ]	64[ ]	7[ ]	5[ ]	7[ ]	3[ ]
. as a source of pride	20[ ]	59[ ]	9[ ]	2[ ]	7[ ]	0[ ]
. more privacy	14[ ]	57[ ]	12[ ]	5[ ]	7[ ]	0[ ]
. ownership of the land	15[ ]	46[ ]	6[ ]	9[ ]	18[ ]	3[ ]
. something to pass on to your heir	5[ ]	21[ ]	6[ ]	7[ ]	53[ ]	5[ ]
. as roots in a place	9[ ]	45[ ]	9[ ]	3[ ]	31[ ]	0[ ]

. to stay in a good neighbourhood						
	12[ ]	74[ ]	6[ ]	2[ ]	3[ ]	0[ ]
. others (specify)__________						
	5[ ]	15[ ]	0[ ]	0[ ]	0[ ]	0[ ]

17. How serious did you think the following were to you as a homeowner?

	extremely	very	fairly	somewhat	not	N/A
. physical burden of upkeep	4[ ]	39[ ]	18[ ]	8[ ]	28[ ]	0[ ]
. financial burden of (mortgage, utilities and taxes)	7[ ]	15[ ]	16[ ]	8[ ]	51[ ]	0[ ]
. financial burden of (maintenance and repairs)	3[ ]	16[ ]	15[ ]	15[ ]	47[ ]	0[ ]
. undesirable neighbourhood	1[ ]	1[ ]	1[ ]	3[ ]	90[ ]	1[ ]
. too large or too small a house for your needs	1[ ]	10[ ]	4[ ]	7[ ]	74[ ]	1[ ]
. difficult to move around in the house	1[ ]	0[ ]	3[ ]	2[ ]	91[ ]	0[ ]
. the house did not produce income (unlike other kinds of investment)	0[ ]	5[ ]	2[ ]	0[ ]	87[ ]	2[ ]
. could not travel much because you were tied down by the house	2[ ]	7[ ]	4[ ]	2[ ]	82[ ]	0[ ]
. others (specify)__________	0[ ]	3[ ]	0[ ]	0[ ]	0[ ]	0[ ]

Q.18

Years	
1	19
2-5	38
6-9	17
10-	14

Now I wish to ask some questions about your rental situation.

18. How long have you lived in this present accommodation?
_______ years

19. (a) Is this the same accommodation you had when you first moved from your house?
40 [ ] yes
59 [ ] no
(If yes, go directly to question #20.)

(b) When did you move to this present accommodation?
since 19___ (or for ____ years)

20. I want you to tell me something about the present accommodation. (If the present accommodation is not the first after the move) I want you to think back and tell me about your first accommodation after your move.
What kind of accommodation is (was) this?
6 [ ] single-family (detached)
7 [ ] semi-detached (duplex)
5 [ ] row house
32 [ ] low-rise (3 storeys or less) apartment
41 [ ] high-rise apartment
2 [ ] mobile home
4 [ ] a room
1 [ ] others (specify) ______________________________

21. How many bedrooms are (were) there in the unit?
51 [ ] 1
38 [ ] 2
8 [ ] 3
1 [ ] more

Q.22

14 newspapers
45 friends
10 churches
27 others

22. How did you come to know about the accommodation?
Explain: ______________________________

23. Is (was) this building in the same neighbourhood as your previous home?
14 [ ] same
31 [ ] different neighbourhood but same town/city
53 [ ] different town/city

24. What do (did) you consider the neighbourhood as?
61 [ ] residential
0 [ ] commercial
0 [ ] industrial
1 [ ] rural
35 [ ] mixed (specify) ______________________________
1 [ ] other (specify) ______________________________

25. (a) Do (did) you live:
52 [ ] by yourself
39 [ ] with spouse
11 [ ] with other (specify) ______________________________
(If living by oneself or spouse, go to question #26.)

(b) (If living with another person)
How is (was) the housework shared?
Your share? (explain) ______________________________
Other's share? (explain) ______________________________

26. (a) Are (were) you working (after your move)?
76 [ ] no 22 [ ] yes
(If no, go to question #27.)

(b) If yes, what kind of work do (did) you do?
3 [ ] self-employed
16 [ ] employed by others
3 [ ] volunteer
0 [ ] other (specify) ______________________________

(c) How much time do (did) you work?
12 [ ] full-time
8 [ ] part-time
2 [ ] irregular

27. Are (were) you having more or fewer visits after the move?
18 [ ] more
46 [ ] about the same
34 [ ] fewer
Explain: ______________________________

28. What is (was) the total rent of the apartment?
23 [ ] $100 - 200
17 [ ] $200 - 300
14 [ ] $300 - 400
15 [ ] $400 - 500
10 [ ] $500 - 600
4 [ ] $600 - 700
3 [ ] more than $700

29. (a) Do (did) you pay the full rent or a portion of it?
80 [ ] full rent
14 [ ] portion
(If full rent, go to question #30.)

(b) How much do (did) you actually pay per month?
25 [ ] $100 - 200
18 [ ] $200 - 300
15 [ ] $300 - 400
13 [ ] $400 - 500
10 [ ] $500 - 600
3 [ ] $600 - 700
3 [ ] more than $700

(c) Who pays (paid) the other portion?
[ ] government subsidy
[ ] spouse
[ ] children
[ ] relative/friend
[ ] other (specify) ____________________

30. What other payments do (did) you have to make besides the above?
1. (describe) ____________________ and (how much) $__________
2. (describe) ____________________ and (how much) $__________

31. This is an optional question.
In all, what proportion of your gross income goes (went) into your housing (e.g., rent and utilities)?
1 [ ] less than a tenth (or 10%)
15 [ ] somewhere between 10-20%
24 [ ] somewhere between a quarter to a third (25-33%)
10 [ ] somewhere between a third and a half (33-50%)
12 [ ] more than half (50%)

(If the respondent has moved more than once, ask the following. If not go to question #34.)

32. Tell me why you made the subsequent moves.
Explain: shelter, 14; neighbourhood, 11; accessibility, 2; social support, 17; financial, 20; health, 9; others, 15.

33. Tell me how you came to the present accommodation.
Explain: newspaper, 2; friends, 26; church, 6; others, 22.

34. How would you rate the following for the present accommodation and neighbourhood (the accommodation and neighbourhood you first moved to)?

	excellent	good	fair	not-so-good	poor	N/A (or don't know or don't use)
. size of individual rooms	25 [ ]	59 [ ]	8 [ ]	4 [ ]	2 [ ]	0 [ ]
. overall size of the accommodation	21 [ ]	59 [ ]	11 [ ]	6 [ ]	0 [ ]	0 [ ]
. plumbing and electrical	18 [ ]	67 [ ]	8 [ ]	3 [ ]	2 [ ]	0 [ ]
. heating and ventilation	16 [ ]	62 [ ]	14 [ ]	1 [ ]	4 [ ]	1 [ ]
. draught and insulation	10 [ ]	66 [ ]	10 [ ]	5 [ ]	3 [ ]	4 [ ]
. ease of moving about in the accommodation	14 [ ]	77 [ ]	4 [ ]	2 [ ]	1 [ ]	0 [ ]

- suitability of bathroom layout or fixtures
  12 ☐ 76 ☐ 7 ☐ 1 ☐ 2 ☐ 0 ☐
- adequacy of closet or storage space
  20 ☐ 55 ☐ 14 ☐ 3 ☐ 5 ☐ 1 ☐
- privacy in the accommodation
  15 ☐ 76 ☐ 4 ☐ 1 ☐ 2 ☐ 0 ☐
- general upkeep and repairs
  12 ☐ 61 ☐ 13 ☐ 4 ☐ 7 ☐ 1 ☐
- parking
  12 ☐ 63 ☐ 7 ☐ 3 ☐ 4 ☐ 9 ☐
- condition of the grounds (lawns, snow shovelling, etc.)
  15 ☐ 59 ☐ 12 ☐ 2 ☐ 5 ☐ 5 ☐
- condition of the street pavement
  9 ☐ 66 ☐ 12 ☐ 6 ☐ 2 ☐ 2 ☐
- condition of the sidewalks
  8 ☐ 55 ☐ 12 ☐ 5 ☐ 4 ☐ 14 ☐
- safety from traffic
  6 ☐ 70 ☐ 13 ☐ 3 ☐ 5 ☐ 1 ☐
- security from crime in the neighbourhood
  6 ☐ 63 ☐ 13 ☐ 11 ☐ 3 ☐ 2 ☐
- noise in the neighbourhood
  9 ☐ 53 ☐ 18 ☐ 11 ☐ 7 ☐ 1 ☐
- street parking provisions
  1 ☐ 37 ☐ 15 ☐ 7 ☐ 12 ☐ 26 ☐
- street lighting
  4 ☐ 74 ☐ 12 ☐ 0 ☐ 4 ☐ 4 ☐
- street and sidewalk snow removal
  5 ☐ 58 ☐ 16 ☐ 8 ☐ 0 ☐ 11 ☐
- cleanliness of the streets
  4 ☐ 70 ☐ 19 ☐ 2 ☐ 1 ☐ 2 ☐
- maintenance and repairs of buildings in the neighbourhood
  3 ☐ 7 ☐ 15 ☐ 4 ☐ 0 ☐ 5 ☐
- type of neighbourhoods in the area
  10 ☐ 64 ☐ 12 ☐ 2 ☐ 1 ☐ 9 ☐
- availability of parks and open space nearby
  11 ☐ 52 ☐ 13 ☐ 6 ☐ 10 ☐ 5 ☐

• proximity to church and community facilities that suits you
25 [ ] 40 [ ] 14[ ] 8 [ ] 3 [ ] 7 [ ]

• entertainment and social clubs that you use in the neighbourhood
10 [ ] 26 [ ] 8[ ] 6 [ ] 4 [ ] 43 [ ]

• grocery and convenience shopping
15 [ ] 53 [ ] 8[ ] 13 [ ] 5 [ ] 3 [ ]

• other shopping in the neighbourhood (e.g., clothing, bookstore)
6 [ ] 42 [ ] 17[ ] 16 [ ] 9 [ ] 7 [ ]

• doctors/clinics/hospital nearby that you use
5 [ ] 50 [ ] 23[ ] 12 [ ] 3 [ ] 4 [ ]

• dentist/denturist that you use
2 [ ] 38 [ ] 19[ ] 11 [ ] 7 [ ] 20 [ ]

• neighbourhood drugstore
10 [ ] 52 [ ] 15[ ] 11 [ ] 4 [ ] 5 [ ]

• public transportation
18 [ ] 50 [ ] 7[ ] 3 [ ] 6 [ ] 13 [ ]

• laundry facilities in the neighbourhood that you use
14 [ ] 61 [ ] 3[ ] 6 [ ] 4 [ ] 9 [ ]

• library in the neighbourhood that you use
8 [ ] 35 [ ] 21[ ] 12 [ ] 4 [ ] 17 [ ]

• park in the neighbourhood that you use
8 [ ] 34 [ ] 13[ ] 5 [ ] 9 [ ] 28 [ ]

• post office in the neighbourhood that you use
8 [ ] 54 [ ] 17[ ] 12 [ ] 4 [ ] 2 [ ]

• others (specify) ____________________
3 [ ] 3 [ ] 0[ ] 0 [ ] 0 [ ] 0 [ ]

35. If you had a choice of where you would live, would you
(a) stay at the present (that) accommodation?
49 [ ] yes 44[ ] no 3 [ ] no preference

(b) the present (that) neighbourhood?
58 [ ] yes 34[ ] no 6 [ ] no preference

(c) the (that) city/town?
87 [ ] yes 9[ ] no 1 [ ] no preference

36. (a) Do you plan to move in the near future?
93[ ] no 5[ ] yes
(If no, go to question #35.)

(b) If yes, why?
Explain: ____________________

Q.36 (b)

3 shelter
0 neighbour
0 accessibility
1 social support
1 financial
2 health
0 others

37. How important do you think the following are to you as a renter?

	extremely	very	fairly	somewhat	not	N/A (e.g., no land)
• renting cheaper than owning your house	7 [ ]	37 [ ]	10 [ ]	8 [ ]	33 [ ]	2 [ ]
• no need to look after the apartment	12 [ ]	63 [ ]	10 [ ]	3 [ ]	8 [ ]	1 [ ]
• no need to look after the grounds	20 [ ]	66 [ ]	6 [ ]	1 [ ]	4 [ ]	0 [ ]
• companionship of other senior citizens	11 [ ]	52 [ ]	6 [ ]	9 [ ]	19 [ ]	0 [ ]
• not being tied down to one place	7 [ ]	53 [ ]	9 [ ]	2 [ ]	21 [ ]	5 [ ]
• security against crime	10 [ ]	67 [ ]	10 [ ]	3 [ ]	6 [ ]	0 [ ]
• do not have to worry when going away	13 [ ]	70 [ ]	7 [ ]	2 [ ]	4 [ ]	0 [ ]
• size of rooms and apartment more appropriate to need	6 [ ]	60 [ ]	18 [ ]	3 [ ]	9 [ ]	1 [ ]
• layout and design more suitable to senior citizen	7 [ ]	68 [ ]	12 [ ]	2 [ ]	6 [ ]	2 [ ]
• more privacy	6 [ ]	68 [ ]	12 [ ]	1 [ ]	9 [ ]	1 [ ]
• others (specify) ________________	2 [ ]	13 [ ]	0 [ ]	0 [ ]	0 [ ]	0 [ ]

38. How serious do you think the following are to you as a renter?

	extremely	very	fairly	somewhat	not	N/A
• renting more expensive than owning your home	1 [ ]	1 [ ]	5 [ ]	8 [ ]	79 [ ]	2 [ ]
• no security of tenure	0 [ ]	5 [ ]	5 [ ]	5 [ ]	81 [ ]	1 [ ]
• living with other senior citizens	1 [ ]	0 [ ]	2 [ ]	2 [ ]	90 [ ]	1 [ ]

. no roots in the neighbourhood	0 [ ]	1 [ ]	1 [ ]	7 [ ]	80 [ ]	7 [ ]
. apartment is not an asset (it does not belong to you)	0 [ ]	3 [ ]	2 [ ]	3 [ ]	88 [ ]	0 [ ]
. unable to make changes in the apartment to suit your own purpose	0 [ ]	3 [ ]	4 [ ]	7 [ ]	83 [ ]	0 [ ]
. no privacy	0 [ ]	0 [ ]	2 [ ]	1 [ ]	92 [ ]	1 [ ]
. a loss of individuality	0 [ ]	2 [ ]	2 [ ]	5 [ ]	86 [ ]	0 [ ]
. others (specify) ______	0 [ ]	6 [ ]	0 [ ]	0 [ ]	5 [ ]	0 [ ]

Here are some questions about your move.

39. (a) Why did you move from your home?

Q.39 (b)				Reason
16	25	[ ]	too expensive to keep	financial
19	52	[ ]	declining health	health
0	1	[ ]	need more space	shelter
0	26	[ ]	need less space	shelter
13	45	[ ]	home difficult to maintain	shelter
0	26	[ ]	could not afford the major repair work needed	financial
6	24	[ ]	wanted to be closer to family/friend	social support
1	26	[ ]	declining income	financial
8	33	[ ]	death or separation of spouse or relatives	social support
0	1	[ ]	children or relatives left home	social support
10	43	[ ]	wanted more freedom and convenience	accessibility
3	34	[ ]	wanted to sell the house and get the money out	financial
21	21	[ ]	other (specify) ____________________	

(b) If more than one reason, which was the most important? ____________

40. Who were involved in the decision to move?
39 [ ] yourself only
40 [ ] spouse
18 [ ] children or relatives
2 [ ] friends
4 [ ] other (specify) ____________________

41. Were there any financial difficulties in the moving (e.g., cost of selling the house, moving expenses, accommodation during the move, etc.)
11 [ ] yes
86 [ ] no
Explain: ____________________

42. How did you dispose of your house?
92 [ ] sold
0 [ ] rented out
0 [ ] relatives moved in (no rents charged)
0 [ ] friends moved in (no rents charged)
0 [ ] vacant
1 [ ] no change (especially when it was owned by spouse, children or relative)
4 [ ] other (specify) ____________________

43. How long did it take you to dispose of the house?
26 [ ] days
27 [ ] weeks
40 [ ] months
4 [ ] more than a year

44. At the time of your move did you have a housing type preference (such as single-family rental, row-housing, etc.)?
Explain: ____________________

6 single family
13 low-rise
5 row house
9 high-rise

13 apartment
1 ownership
14 others
36 no preference

45. Did you have a neighbourhood preference (such as same as your house, same city, etc.)?
Explain: same neighbourhood, 13; same city, 12; different city, 31, others, 5; no preference, 36.

46. Did you have a tenure type preference (such as cooperative, condominium, etc.)?
Explain: rental, 25; coop, 0; condominium, 0; ownership, 0; no preference, 72.

47. (a) Before your move had your seriously considered sharing your home with another person, or persons who were not your relations?
13 [ ] yes 84 [ ] no
(If no, go to question #48.)

(b) If yes,
1 [ ] senior citizen over 75
2 [ ] senior citizen 55-74
2 [ ] adult 35-54
0 [ ] adult with a child (single parent with a child/children)
0 [ ] married couple with children
2 [ ] married couple without children
4 [ ] other (specify) ______________________
3 [ ] no preference

(c) What had prevented this from happening? ______________________

48. Did you have to go on a waiting list?
47 [ ] no
4 [ ] weeks
22 [ ] months (but less than 1 year)
10 [ ] 1-2 years
15 [ ] more than 2 years

49. (a) Were you on any other waiting lists for housing?
17 [ ] yes 8 [ ] no
(If no, go to question #50.)

(b) If yes, which? ______________________

50. What was your marital status at the time of the move?
37 [ ] married
1 [ ] common-law
49 [ ] widowed
6 [ ] divorced or separated
5 [ ] never married

51. Who was most affected by your move?
64 [ ] no one
13 [ ] spouse
15 [ ] children or relatives
2 [ ] friends
4 [ ] neighbours
0 [ ] business operation (specify) ______________________
1 [ ] charity or volunteer work (specify) ______________________
5 [ ] other (specify) ______________________

52. (a) Did any people or agency provide help for the actual move?
86 [ ] yes 12 [ ] no
(If no, go to question #53.)

(b) If yes, which?
66 [ ] children and relatives
26 [ ] friends and neighbours
0 [ ] government agencies (specify) ____________________
0 [ ] charitable groups or social groups (specify) __________
25 [ ] other (specify) ____________________

(c) What was this help?
Explain: ____________________

53. At the time when you decided to move were you aware of the following?

Q.55	Q.54 (b)		Yes	No
5	27	Property tax grant (provincial) up to $600 available to seniors.	39 [ ]	[ ] 49
2	7	Property tax deferment (municipal) up to $100 available to seniors.	24 [ ]	[ ] 64
5	3	Grant up to $5,000 for senior citizens for repairs of their home.	29 [ ]	[ ] 59
3	8	Grant up to $4,000 and/or loan up to a total of $7,500 for seniors under the Ontario Home Renewal Program.	22 [ ]	[ ] 66
2	8	Others ____________________	7 [ ]	[ ] 32

54. (a) Did you apply for any of the above?
37 [ ] yes 53 [ ] no
(If no, go to question #55.)

(b) Which? ____________________

55. Would any of the programs have changed your mind to move?
Explain: ____________________

56. How much do you think the following would have changed your decision to move from your home?

	extremely	very	fairly	somewhat	not	N/A (incl. already using the service)
. an information centre that would bring together senior citizens who want to find someone to share the home	0 [ ]	4 [ ]	1 [ ]	4 [ ]	84 [ ]	4 [ ]
. a program to help senior citizens find part-time or full-time employment	0 [ ]	2 [ ]	1 [ ]	5 [ ]	84 [ ]	5 [ ]
. a meals-on-wheels program where a hot meal is delivered to seniors in their own homes for a small charge	0 [ ]	2 [ ]	1 [ ]	0 [ ]	88 [ ]	6 [ ]

. a home help service where someone would come to the seniors' homes and help with odd jobs and repairs	3 [ ]	7 [ ]	1 [ ]	2 [ ]	80 [ ]	4 [ ]
. a home support service where someone would come to the seniors' homes and help with light housekeeping, such as vacuuming, dusting,	0 [ ]	4 [ ]	0 [ ]	1 [ ]	88 [ ]	4 [ ]
. a friendly-visiting service where someone would stop occasionally to visit	0 [ ]	4 [ ]	1 [ ]	3 [ ]	85 [ ]	4 [ ]
. a nursing service where a nurse checks in once a day	1 [ ]	3 [ ]	0 [ ]	1 [ ]	87 [ ]	5 [ ]
. an intensive nursing service where a nurse would administer medication/therapy/personal hygiene	0 [ ]	2 [ ]	0 [ ]	0 [ ]	91 [ ]	4 [ ]
. an information service which provides ready information on the above and other senior citizen services	1 [ ]	8 [ ]	2 [ ]	1 [ ]	81 [ ]	4 [ ]
. more home employment	0 [ ]	2 [ ]	4 [ ]	1 [ ]	86 [ ]	4 [ ]
. others (specify) ____________________	0 [ ]	1 [ ]	0 [ ]	0 [ ]	38 [ ]	4 [ ]

57. Suppose the following programs existed; how helpful would they have been to you in your move?

	extremely	very	fairly	somewhat	not
. a housing information service to find new accommodation	5 [ ]	13 [ ]	8 [ ]	6 [ ]	65 [ ]
. a volunteer movers program	3 [ ]	13 [ ]	6 [ ]	4 [ ]	71 [ ]
. a counselling program to help adjusting to the new accommodation	1 [ ]	2 [ ]	1 [ ]	3 [ ]	89 [ ]

58. What advice would you give to people who are thinking of moving out from their home into a rental accommodation?
(Specify and describe) ____

(Personal Background)

To conclude the interview now may I ask some background questions.

59. When were you born?
19___ or (____ years of age) 60, 1; 65, 17; 70, 22; 75, 26; 80, 18; 85, 11; 90, 2; 95, 2.

60. What is your marital status now?
19 ☐ married
0 ☐ common-law
71 ☐ widowed
3 ☐ divorced or separated
5 ☐ never married

61. How many living children do you have?
17 ☐ none
17 ☐ 1
25 ☐ 2
15 ☐ 3
24 ☐ more than 3

62. How many at the time of your move?
17 ☐ none
17 ☐ 1
23 ☐ 2
17 ☐ 3
24 ☐ more than 3

63. (a) What has been your occupation during most of your working life?
(state) homemaker, 27; nurse, 18; other professions, 14; non-professional, 3
others, 3.
(b) What has been the occupation of your spouse? (if applicable)
(state) homemaker, 4; nurse, 0; other professions, 11; non-professional, 63;
others, 13.

64. How would you describe your income situation?
6 ☐ very adequate
50 ☐ covers the essentials and with something left over for savings, travel and the like
29 ☐ about adequate
10 ☐ barely sufficient for the essentials
2 ☐ too small even to meet essential needs

65. This is an optional question. Please feel free if you do not want to answer it. Taking into account all sources of income (wages, government payments, investment returns, and so on) what approximately is the total income for a year?
(yourself, or together with spouse)
4 ☐ less than $5,000
24 ☐ $5,000-10,000
13 ☐ $10,000-15,000
16 ☐ $15,000-20,000
8 ☐ $20,000-30,000
5 ☐ more than $30,000
28 ☐ no answer

66. This is the end of my formal questions. However I would be most happy if you would share with me your feelings and thoughts about owning your home, moving, and living in a rental accommodation.

Prompters:

(1) What could have prevented the move?
  - Who did the shopping when you lived in your house?
  - Did you use the bus?
  - Who did the housework?
  - Did you live close to friends and relatives?
  - Who did the cooking in your house?
  - Were there stairs in your home?
  - How often did you go out when you lived in your own home?
  - Did you drive?
  - Did you keep any pets?
  - Did you have a vegetable garden?

(2) What could have facilitated the move?
  - Did you discuss your plans to move with anyone?
  - Who made the arrangements -- selling the house, finding another place to live -- for your move?
  - Who did the packing?
  - How did you find this (that) place?
  - Did you look at other accommodations before choosing this (that) location?
  - Did you have to find storage for your furniture and other belongings?
  - Did you have to stay with relatives, friends or some temporary accommodation during your move?
  - Did you use an estate agent to sell your house?
  - Did you look at other places?

(3) What could have facilitated the adjustment after the move?
  - Who does the housework now?
  - Who does the cooking now?
  - Do you go out often? How many times a week?
  - Have you changed the furniture arrangement since you moved in?
  - Did it take long to get to know the other tenants?
  - Did you have to buy new furniture?
  - Did you have to buy a new range or fridge?
  - Has the rent changed since you moved in?
  - Do you use the bus?
  - Are you a member of any social clubs or church groups?

Before I go I would like to reassure you again that all the information you have given me will be kept in strictest confidence, and that your name will in no way be associated with any of the information.

And thank you once again for your help.

(Interviewer's Note)

Finish time: ______________________________

Date: ______________________________

Interviewer's rating:

R.1 (a) Reliability of interviewee's information
45 ☐ very high
22 ☐ high
22 ☐ medium
3 ☐ low
8 ☐ very low

(b) Reasons:
82 ☐ alert and intelligent
84 ☐ cooperative
77 ☐ eager to talk
22 ☐ memory lapses of interviewee
0 ☐ second guessing interviewer
15 ☐ not forthcoming
6 ☐ presence of other people during interview
9 ☐ antagonistic towards interviewer
23 ☐ move happened long time ago
3 ☐ biases (explain, e.g., against administration of housing unit)

R.2 Significance of open-ended questions and answers:
45 ☐ very significant
29 ☐ quite significant
20 ☐ confirms standard questionnaire
(Explain, e.g., elaboration, contradiction, new information, and so on.)

R.3 Type of present housing:
28 ☐ row house
18 ☐ low-rise (less than 3 storeys)
41 ☐ medium-rise (3-6 storeys)
12 ☐ high-rise (more than 6 storeys)
1 ☐ other (specify) ______________________________

R.4 Number of units in the building (if apartment):
☐ less than 10
☐ 10-20
☐ 20-50
☐ 50-100
☐ more than 100

R.5 When was it built?

15 ☐ last 10 years
40 ☐ last 20 years
35 ☐ last 30 years
9 ☐ more than 30 years

R.6 Is it purpose-built or conversion?

99 ☐ purpose-built
1 ☐ conversion (describe) from ____________________
0 ☐ temporary

R.7 Level on which the interviewee lives (if apartment):

44 ☐ ground floor
20 ☐ less than third floor
31 ☐ 3rd floor - 6th floor
5 ☐ more than 6th floor

R.8 Type of neighbourhood:

55 ☐ residential
1 ☐ commercial
0 ☐ industrial
0 ☐ rural
44 ☐ mixed (specify) ____________________
0 ☐ other (specify) ____________________

R.9 Location of neighbourhood:

96 ☐ inner city
2 ☐ suburb
2 ☐ outside city
0 ☐ other (specify) ____________________

R.10 Tenant age mix (from administration):

a. senior citizens _____%
non-senior _____%
b. old seniors _____% of total/seniors only
middle seniors _____% of total/seniors only
young seniors _____% of total/seniors only

R.11 Tenant household size mix (from administration):

one person per household _____%
two persons per household _____%
3 or more persons per household _____%

R.12 Tenant income mix (from administration):

% market rent _____%
% subsidy _____%
shallow subsidy _____% of total/subsidized only
deep subsidy _____% of total/subsidized only

LIST OF ABBREVIATIONS

Abbreviation	Definition
acc. size	overall size of accommodation (Q.15 and Q.34)
asset	as an asset (Q.16)
bad neighbourhood	undesirable neighbourhood (Q.17)
bank	bank in the neighbourhood that you used (Q.15 and Q.34)
church	proximity to church and community facilities that you used (that suits you) (Q.15 and Q.34)
cleanliness	cleanliness of the streets (Q.15 and Q.34)
closets	adequacy of closets or storage space (Q.15 and Q.34)
crime	security from crime in the neighbourhoods(s) (Q.15 and Q.34)
dentists	dentists/denturists that you use(d) (Q.15 and Q.34)
difficult movement	difficult to move around in the house (Q.17)
doctors	doctors/clinics/hospital nearby that you use(d) (Q.15 and Q.34)
draught	draught and insulation (Q.15 and Q.34)
drugstore	neighbourhood drugstore (Q.15 and Q.34)
finance. operation	financial burden of mortgage, utilites and taxes (Q.17)
finance. repair	financial burden of maintenance and repairs (Q.17)
good neighbourhood	to stay in a good neighbourhood (Q.16)
grocery	grocery and convenience shopping (Q.15 and Q.34)
grounds	condition of the grounds (lawns, drive-way, snow shovelling, etc.) (Q.15 & Q.34)

heating	heating and ventilation (Q.15 and Q.34)
heir	something to pass on to your heir (Q.16)
land	ownership of the land (Q.16)
laundry	laundry facilities in the neighbourhood that you use(d) (Q.15 and Q.34)
layout	suitability of bathroom layout or fixtures (for your use at that time) (Q.15 and Q.34)
library	library in the neighbourhood that you use(d) (Q.15 and Q.34)
lighting	street lighting (Q.15 and Q.34)
movement	ease of moving about in the home (accommodation) (layout of rooms, stairs, etc.) (Q.15 and Q.34)
neighbours	type of neighbours in the area (Q.15 and Q.34)
no income	the house did not produce income (unlike other kinds of investment) (Q.17)
noise	noise in the neighbourhood (Q.15 & Q.34)
old age	as security for old age (Q.16)
parking	parking (for the house) (Q.15 and Q.34)
parks	availability of parks and open space nearby (park in the neighbourhood that you use) Q.15 and Q.34)
physical	physical burden of upkeep (Q.17)
plumbing	plumbing and electrical (Q.15 and Q.34)
post office	post office in the neighbourhood that you use(d) (Q.15 and Q.34)
pride	as a source of pride (Q.16)
privacy	privacy in the house (accommodation) (Q.15 and Q.34)
repairs	general upkeep and repairs (in the house) (Q.15 and Q.34)
roads	condition of the street pavement (potholes, etc.) (condition of the street pavement) (Q.15 and Q.34)

room size	size of individual rooms (Q.15 and Q.34)
roots	as roots in a place (Q.16)
shops	other shopping in the neighbourhood (e.g., clothing, bookstore) (Q.15 & Q.34)
sidewalk	condition of the sidewalks (Q.15 and Q.34)
snow	street and sidewalk snow removal (in the winter) (Q.15 and Q.34)
social clubs	entertainment and social clubs that you use(d) in the neighbourhood (Q.15 & Q.34)
street parking	street parking provisions (Q.15 and Q.34)
tied down	could not travel because you were tied down by the house (Q.17)
too large	too large or too small a house for your needs (Q.17)
traffic	safety from traffic (on the streets) (Q.15 and Q.34)
transit	public transportation (Q.15 and Q.34)
upkeep	general upkeep and repairs (in house) (Q.15 and Q.34)

TABLE 1

Background Information on Kingston and Peterborough (1986)

	Kingston (Frontenac County)	Peterborough (Peterborough County)	Ontario
Population	115,221	105,056	9,101,694
Elderly Population (Age ≥ 65)	13, 680	15,595	992,700
% of Total Population	11.9%	14.8%	10.9%
Elderly Male	5,655	6,625	410,845
% of Elderly	41.3%	42.5%	41.4%
Female	8,025	8,970	581,855
% of Elderly	58.7%	57.6%	58.6%
No. of Private Dwellings[1]	42,355	38,125	3,221,730
Owned	25,245	27,750	2,048,080
%	59.6%	72.8%	63.6%
Rented	17,115	10,145	1,166,160
%	40.4%	26.6%	36.2%
No. of S. F. Dwellings	23,990	28,825	1,850,570
% of Total Housing Stock	56.6%	75.6%	57.4%
No. of Dwellings Constructed Before 1946	9,640	11,280	736,550
% of Total Housing Stock	22.8%	29.6%	22.9%
Average Household Income (1985)	$34,374	$32,126	$38,022
% of Households Paying ≥ 30% of Income on Housing[2]			
Owner	9.6%	11.2%	10.9%
Renter	28.8%	35.6%	26.9%

Source: Adapted from 1. Census of Canada, 1986, Profiles Ontario, Part 1, 94-111, Selected Characteristics for Census Divisions and Subdivisions, 1986 Census-100% Sample Data.

2. Census of Canada, 1986, Profiles of Ontario, Part 2, 94-112, Selected Characteristics for Census Divisions and Subdivisions, 1986 Census-20% Sample Data.

Notes: (1) Number of private dwellings included dwellings on reserves.
(2) For one-family households without additional persons.

TABLE 2

Age in 1988

Age Cohort	In 1988	At Move	
≤59	1	19	
60-64	5	29	
65-69	20	20	young-old
70-74	24	14	
75-79	21	11	
80-84	19	5	middle-old
≥85	10	2	old-old
	100	100	Total

Source: Questionnaire Survey: Preamble, Q. 18, 19 and 59

TABLE 3

Age and Sex Distribution

Age Cohort in 1988	Female	Male	
≤59	1		
60-64	4	1	
65-69	17	4	
70-74	22	2	
75-79	18	4	
80-84	16	1	
≥85	6	4	
	84	16	100 Total

Source: Questionnaire Survey: Preamble and Q. 59.

TABLE 4

Sex Distribution Among Elderly Homeowners and Renters in Ontario

		Female	Male	Total
Owners:	total pop.	17.9%	82.1%	100%
	elderly	35.0%	65.0%	100%
Renters:	total pop.	43.1%	56.9%	100%
	elderly	60.8%	39.2%	100%

Source: Adapted from Census Canada, 1986, 93-104, Table 11: Private Households by Tenure, Showing Age and Sex of Household Maintainer, for Canada, Provinces and Territories, 1986-100% Sample Data.

TABLE 5

Distribution of Sex and Health Status at Move

	Health Excellent or Good	Health Fair, Poor or Very Poor	
Female	55	29	84
Male	13	3	16
	68	32	100

Source: Questionnaire Survey: Preamble and Q. 10

TABLE 6

Perceptions of Neighbourhood Quality and Service

Accessibility of Former Home,

Controlling for Location of Rental Accommodation

	Same Neighbourhood	Same City, Different Neighbourhood	Different City
parks	+17	-15	
grocery	+30		
shops	+18		
doctors	+32		
dentists	+28		
drugstore	+27		
transit	+40	+15	-18
bank	+30		
post office	+15		

Source: Questionnaire Survey: Q. 15 and 23.

Notes: The Table is based on the following procedure.

1. The sample is divided into groups of movers according to the location of the rental accommodation in relation to the previous home. (Q. 23)
2. For each item of housing quality of the former home (Q. 15), the number of respondents, in each group, who expressed a rating of "excellent" or "good", is divided by the total number of respondents in that group, and expressed as a percentage. This represents the proportion of respondents, within each group of movers, which had a high level of satisfaction regarding the particular housing item.
3. For the same housing items, the number of respondents, in the sample as a whole, who expressed a rating of "excellent" or "good", is divided by the total sample, and expressed as a percentage. This represents the proportion of the total sample, which had a high level of satisfaction regarding the particular housing item. This is used as the norm.
4. For each housing item, the percentages obtained in Steps 2 and 3 are compared. A minimum difference of 15 points is used as the criterion of significance. A positive sign indicates the percentage for the group is higher than that for the whole sample. A negative sign indicates the reverse.
5. The table only shows the significant differences.

TABLE 7

Demographic/Personal Characteristics of Movers, by Housing Perception of Former Home

	Female	Married	"Healthy"	Long-Term Resident
SHELTER				
roomsize	-	0	+	-
acc. size	-	-	+	+
plumbing	+	+	-	-
heating	-	+	+	-
draught	-	+	-	+
movement	-	+	+15	+
layout	-	+	+16	-
closets	-	0	+	-
upkeep	+	-	+	-
parking	+	+	-	0
grounds	+	+	+	-26
NEIGHBOURHOOD				
roads	-	+	+19	-
sidewalk	-31	+15	+	-19
traffic	-	0	+	-23
crime	+19	-	+	+
noise	-15	+	+	0
street parking	-21	+	+25	0
lighting	-	+	+	-
snow	+16	-	+	+
cleanliness	+	-	+	+
repairs	0	+	+	+
neighbours	-	+	0	+
SERVICES				
parks	-	-	+15	+
church	+	+	+	+20
social clubs	-	+	+	-
grocery	0	+22	+	+
shops	-	+20	+15	+
doctors	-	+34	+18	+
dentists	-24	+	+16	+16
drugstore	-	+18	+18	+
transit	-	+24	+17	+
laundry	nearly no respondents used public laundry facility			
library	-	+	+	+
bank	+16	+	+22	+25
post office	+31	+	+16	+

Source: Questionnaire Survey: Q. 15 with Preamable, Q. 5, 10, and 50.

see notes next page

TABLE 7 continued

Notes: The table is based on the following procedure.

1. For each demographic/personal characteristic the sample is divided into two groups, that which meets the characteristic and that which does not. The following groups are identified: Male and Female (Preamble); Married or Common-law and others (Q. 50); Healthy and others (Q. 10, only those with "excellent" or "good" are considered Healthy); Long-Term Resident and Others (Q. 5, only those with more than 20 years are Long-Term Residents).

2. For each item of housing quality of the former home (Q. 15), the number of respondents, within each group, who expressed a rating of "excellent" or "good" is divided by the number of respondents in the groups, and expressed as a percentage. This represents the proportion of respondents, within each demographic/personal characteristics grouping, which had a high perception regarding the particular housing item. For example, one percentage is obtained for the group of female respondents and another for the group of male respondents.

3. The percentages between the two groups within each demographic/personal characteristic are compared. A minimum of 15 points is used as the criterion of significance. A positive sign indicates a higher rating by those who belong to the demographic/personal group than those who do not. A negative sign indicates the reverse. A zero sign indicates no difference.

4. The table shows only the percentage difference where it meets our criterion of significance. But the nature (i.e., higher or lower perception) of the difference is shown for all housing items.

TABLE 8

Correlations Between Shelter Quality Ratings of Home

	room size	acc. size	plumbing	heating	draught	movement	layout	closets	privacy	upkeep	parking	grounds
room size	1	0.610										
acc. size	0.610	1										
plumbing			1	0.461	0.520		0.327			0.402	0.434	0.305
heating			0.461	1	0.490	0.350	0.362	0.401	0.323	0.427		
draught			0.520	0.490	1	0.375	0.306	0.303	0.423	0.399		
movement				0.350	0.375	1	0.334	0.391	0.301			
layout			0.326	0.362	0.306	0.334	1					
closets					0.401	0.303	0.391	1		0.334		
privacy					0.323	0.423	0.301		1	0.418		
upkeep				0.402	0.427	0.399		0.334	0.418	1		0.494
parking											1	
grounds				0.345						0.494		1

Source: Questionnaire Survey: Q. 15 (shelter items only)

Note: Only Pearson Correlation Coefficients with a value greater than 0.3 and a probability > |R| of less than 0.01 are included.

TABLE 9

Correlations Between Neighbourhood Quality Ratings of Home

	Roads	Sidewalk	Traffic	Crime	Noise	Street Parking	Lighting	Snow	Cleanliness	Repairs	Neighbours
Roads	1		0.390	0.308		0.316		0.376	0.410	0.416	0.311
Sidewalk		1				0.402	0.458				
Traffic	0.390		1	0.314	0.405	0.435		0.398	0.397	0.354	
Crime	0.308		0.314	1	0.429		0.305	0.313	0.498	0.387	
Noise			0.405	0.429	1				0.376	0.432	0.306
Street Parking	0.316	0.402	0.435			1	0.389		0.392		
Lighting		0.458		0.305		0.389	1		0.309		
Snow	0.376		0.398	0.313				1	0.518		0.410
Cleanliness	0.410		0.397	0.498	0.376	0.392	0.309	0.518	1	0.397	
Repairs	0.416		0.354	0.387	0.432				0.397	1	0.416
Neighbours	0.311				0.306			0.410		0.416	1

Source: Questionnaire Survey: Q. 15 (neighbourhood items only)

Note: Only Pearson Correlation Coefficients with a value of greater than 0.3 and a probability >|R| of less than 0.01 are included.

TABLE 10

Correlations Between Service Accessibility Ratings From Home

	Parks	Church	Social Clubs	Grocery	Shops	Doctors	Dentists	Drugstore	Transit	Laundry	Library	Bank	Post Office
Parks	1				0.312								0.305
Church		1	0.333	0.470	0.353	0.310	0.317	0.359			0.344	0.406	0.314
Social Clubs		0.333	1	0.329						0.333			
Grocery		0.470	0.329	1	0.544	0.592	0.456	0.501	0.402			0.625	0.591
Shops	0.312	0.353		0.544	1	0.623	0.521	0.502	0.316		0.344	0.536	0.325
Doctors		0.310		0.597	0.623	1	0.600	0.606	0.399		0.405	0.754	0.503
Dentists		0.317		0.456	0.521	0.600	1	0.567			0.400	0.650	0.401
Drugstore		0.359		0.501	0.502	0.606	0.567	1			0.317	0.752	0.570
Transit				0.402	0.316	0.399			1			0.315	
Laundry			0.333							1			
Library		0.343			0.344	0.455	0.444	0.317			1	0.407	0.390
Bank		0.406		0.625	0.536	0.754	0.650	0.752	0.315		0.407	1	0.506
Post Office	0.305	0.314		0.591	0.325	0.503	0.410	0.570			0.390	0.506	1

Source: Questionnaire Survey: Q. 15 (service items only)

Note: Only Pearson Correlation Coefficients with a value of greater than 0.3 and a probability > |R| of less than 0.01 are included.

TABLE 11

Correlations Between Homeownership Benefits Ratings

	Old Age	Asset	Pride	Privacy	Land	Heir	Roots	Neighbourhood
Old Age	1	0.440						
Asset	0.440	1						
Pride			1	0.444	0.420			0.457
Privacy			0.444	1				
Land			0.420		1		0.407	
Heir						1	0.407	
Roots					0.407	0.407	1	0.438
Neighbourhood			0.457				0.438	1

Source: Questionnaire Survey: Q. 16

Note: Only Pearson Correlation Coefficients with a value of greater than 0.4 and a probability >|R| of less than 0.01 are included.

TABLE 12

Correlations Between Homeownership Problems Ratings

	Physical	Financial Operation	Financial Repair	Bad Neighbourhood	Too Large	Difficult Movement	No Income	Tied Down
Physical	1		0.553					
Financial Operation		1	0.601				0.514	
Financial Repair	0.553	0.601	1				0.640	0.527
Bad Neighbourhood				1	0.530	0.604	0.547	0.536
Too Large				0.530	1	0.606	0.593	0.506
Difficult Movement				0.604	0.606	1	0.553	0.549
No Income		0.514	0.640	0.547	0.593	0.553	1	0.600
Tied Down			0.527	0.536	0.506	0.549	0.600	1

Source: Questionnaire Survey: Q. 17.

Note: Only Pearson Correlation Coefficients with a value of greater than 0.5 and a probability > |R| of less than 0.01 are included.

TABLE 13

Number of Reasons Cited

# Reasons	# Respondents	Frequency Counts of Reasons
0	1	0
1	26	26
2	47	94
3	21	63
4	5	20
	100	203

Source: Questionnaire Survey: Q. 1

TABLE 14

Demographic/Personal Profiles of Movers, by Reasons to Move

	Shelter	Neighbourhood	Accessibility	Social Support	Financial	Health
Female						
Widowed				+20		
Living Alone				+19		
High Housing Cost					+38	
Healthy		+32				-21
Long-Term Resident						
Employed		+19				
Driver		+18	-19			
Full Owner				+16		

Source: Questionnaire Survey: Q. 1 with Preamble, Q. 5, 8a, 9, 10, 11a, 12, 13 and 50.

Notes: The table is based on the following procedure.

1. Categories of reasons to move are developed for Q. 1. Often, more than one reason was cited by a respondent.
2. The demographic/personal characteristics of the respondents who cited a particular category of reasons to move is examined. The following percentages within each category of movers are calculated.

continued next page

TABLE 14 continued

a. female (Q. 1 with Preamble)
b. widowed (Q. 1 with Q. 50)
c. living alone (Q. 1 with 8a)
d. high housing cost (Q. 1 with Q. 13, only those with housing cost-to-income ratio greater than 33%)
e. healthy (Q. 1 with Q. 10, only those with "excellent" or "good" ratings)
f. long-term resident (Q. 1 with Q. 5, only those with over 20 years)
g. employed (Q. 1 with Q. 11a)
h. driver (Q. 1 with Q. 9, only those who were driving by themselves)
i. full owner (Q. 1 with Q. 12, only those who owned the house entirely by themselves)

3. The percentage distribution of the same demographic/personal characteristics for the whole sample is used as a norm.

4. The percentage for each category of movers is compared with the sample norm. A minimum of 15 points is used as the criterion of significance. A positive sign indicates the percentage of respondents within the particular category of movers who had the specific demographic/personal characteristic is higher than that in the sample as a whole. A negative sign indicates the reverse.

5. The table only shows the significant differences.

TABLE 15

Housing Perception (Satisfaction) Profiles of Movers for Shelter Reasons

	Shelter Reasons	Need Less Space		Difficult to Maintain	
	Q. 1	Q. 39a	Q.39b	Q. 39a	Q. 39b
room size					+24
acc. size					
plumbing					-25
heating					
draught					
movement					
layout					
closets					
privacy					
upkeep		-15			
parking					
grounds	-16	-23		-23	

Source: Questionnaire Survey: Q. 1, 39a and 39b with Q. 15.

Notes: The table is based on the following procedure.

1. Reasons that can be interpreted as "shelter reasons" are identified from Q. 1, 39a and 39b.

2. For each housing quality item (Q. 15, only shelter items are included) the ratings of respondents who cited these shelter reasons for their move are examined. The number of those who gave an "excellent" or "good" rating is expressed as a percentage of the total number of movers who cited the same shelter reasons. This represents the proportion of high perception (satisfaction) within that group of movers.

see next page

TABLE 15 continued

3. For each of the same housing items, the ratings of those who did not cite shelter reasons are also examined, using the same logic as in step 2. A percentage is obtained to represent the proportion of high perception (satisfaction) among movers who did not cite shelter reasons.

4. The percentages obtained in steps 2 and 3 are compared. A minimum difference of 15 points is used as the criterion of significance. A positive sign shows the proportion of high perception (satisfaction) is greater for those who cited the shelter reasons than those who did not. a negative sign indicates the reverse.

5. The table only shows the significant differences.

TABLE 16

Housing Perception (Satisfaction) Profiles of Movers for Neighbourhood Reasons

	Neighbourhood Reasons, Q. 1
NEIGHBOURHOOD	
roads	
sidewalk	
traffic	
crime	
noise	
street parking	
lighting	
snow	
cleanliness	
repairs	
neighbours	-17
SERVICES	
parks	
church	
social clubs	-16
grocery	+19
shops	+33
doctors	+38
dentists	+28
drugstore	+30
transit	
laundry	
library	+52
bank	+45
post office	

Source: Questionnaire Survey: Q. 1 with Q. 15

Notes: The table is based on the following procedure.

1. Reasons that can be interpreted as "Neighbourhood reasons are identified from Q. 1. Q. 39 does not contain any specific enighbourhood reasons. Note that the number of observation is only 8.

2. For each housing facility item (Q. 15, only neighbouhood and services items are included) the ratings of respondents who cited these neighbourhood reasons for their move are examined. The number of

see next page

those who gave an "excellent" or "good" rating is expressed as a percentage of the totoal number ofmovers who cited the neighbourhood reasons. This represents the proportion of high perception (satisfaction) within that group of movers.

3. For each of the same housing items, the ratings of those who did not cite neighbourhood reasons are also examined, using the same logic as in Step 2. A percentage is obtained to represent the proportion of high perception (satisfaction) among movers who did not cite neighbourhood reasons.

4. The percentages obtained in Steps 2 and 3 are compared. A minimum of 15 points is used as the criterion of significance. A positive sign shows the proportion of high perception (satisfaction) is greater for those who cited the neighbourhood reasons than those who did not. A negative sign indicates the reverse.

5. The table only shows the signigicant differences.

TABLE 17

Housing Perception (Satisfaction) Profiles of Movers for Accessibility Reasons

	Accessibility Reasons	Freedom and Convenience	
	Q. 1	Q. 39a	Q. 39b
parks	+18		+27
church			
social clubs			-20
grocery	-28		-22
shops	-28	-16	-16
doctors	-25	-19	-37
dentists	-15		-18
drugstore	-24		
transit	-36		-18
laundry			
library	-20		-22
bank	-21		-18
post office	-21		

Source: Questionnaire Survey: Q. 1, 39a and 39b with Q. 15.

Notes: The table is based on the following procedure.

1. Reasons that can be interpreted as "accessibility reasons" are identified from Q. 1, 39a and 39b.
2. For each housing facility item (Q. 15, only services items are included) the ratings of respondents who cited these accessibility reasons for their move are examined. The number of those who gave an "excellent" or "good" rating is expressed as a percentage of the total number of movers who cited the same accessibility reasons. This represents the proportion of high perception (satisfaction) within that group of movers.

see next page

TABLE 17 continued

3. For each of the same housing item, the ratings of those who did not cite accessibility reasons are also examined, using the same logic as in Step 2. A percentage is obtained to represent the proportion of high perception (satisfaction) among movers who did not cite accessibility reasons.

4. The percentages obtained in Steps 2 and 3 are compared. A minimum of 15 points is used as the criterion of significance. A positive sign shows the proportion of high perception (satisfaction) is greater for those who cited the accessibility reasons than those who did not. A negative sign indicates the reverse.

5. The table only shows the significant differences.

TABLE 18

Housing Perception (Satisfaction) Profiles of Movers for Social Support Reasons

	Social Support Reasons	Closer to Family/Friend		Death of Spouse/Relatives	
	Q. 1	Q. 39a	Q. 39b	Q. 39a	Q. 39b
SHELTER					
room size					
acc. size					
plumbing					
heating					
draught					
movement					
layout					
closets			-19		
privacy					+15
upkeep		+15			
parking					
grounds					
NEIGHBOURHOOD					
roads					
sidewalk		-16			
traffic				+19	
crime			+16		
noise			-15		
street parking			-19		
lighting		-21		-15	
snow					

see next page

TABLE 18 continued

cleanliness					
repairs			-23		
neighbours					
SERVICES					
parks	+17			+18	
church		+15	+30		
social clubs			+23		
grocery					
shops		-20	+19		
doctors					-16
dentists			+15		-25
drugstore		+16	+26		
transit		-28	-49		
laundry					
library			-37		
bank					
post office					+26

Source: Questionnaire Survey: Q. 1, 39a and 39b with Q. 15.

Notes: The table is based on the following procedure.

1. Reasons that can be interpreted as "social support reasons" are identified from Q. 1, 39a and 39b.

2. For each housing facility item (Q. 15, all shelter, neighbourhood and services items are included) the ratings of respondents who cited these social support reasons for their move are examined. The number of those who gave an "excellent" or "good" rating is expressed as

see next page

TABLE 18 continued

a percentage of the total number of movers who cited the same social support reasons. This represents the proportion of high perception (satisfaction) within that group of movers.

3. For each of the same housing item, the ratings of those who did not cite social support reasons are also examined, using the same logic as in Step 2. A percentage is obtained to represent the proportion of high perception (satisfaction) among movers who did not cite social support reasons.

4. The percentages obtained in Steps 2 and 3 are compared. A minimum of 15 points is used as the criterion of significance. A positive sign shows the proportion of high perception (satisfaction) is greater for those who cited the social support reasons than those who did not. A negative sign indicates the reverse.

5. The table only shows the significant differences.

TABLE 19

Housing Perception (Satisfaction) Profiles of Movers for Financial Reasons

	Financial Reasons	Too Expensive To Keep		Not Afford Repairs		Declining Income		Sell to Get Money Out	
	Q. 1	Q. 39a	Q. 39b	Q. 39a	Q. 39b	Q. 39a	Q. 39b	Q. 39a	Q. 39b
SHELTER									
room size									
acc. size				-16					
plumbing									
heating	-16								
draught				-23					
movement			+26						
layout				-16					
closets									
privacy									
upkeep				-30					
parking									
grounds									
NEIGHBOURHOOD									
roads	+15			-20					

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TABLE 19 continued

Housing Perception (Satisfaction) Profiles of Movers for

Financial Reasons

	Financial Reasons	Too Expensive To Keep		Not Afford Repairs		Declining Income		Sell to Get Money Out	
	Q. 1	Q. 39a	Q. 39b	Q. 39a	Q. 39b	Q. 39a	Q. 39b	Q. 39a	Q. 39b
sidewalk			+21						
traffic						-18		-16	
crime									
noise		-17				-31			
street parking						-19		-20	
lighting								-19	
snow									
cleanliness									
repairs									
neighbours									

Source: Questionnaire Survey: Q. 1, Q. 39a and Q. 39b with Q. 15.

see next page

TABLE 19 continued

Notes: The table is based on the following procedure.

1. Reasons that can be interpreted as "financial reasons" are identified from Q. 1, Q. 39a and Q. 39b.

2. For each housing quality item (Q. 15, only shelter and neighbourhood items are included) the ratings of respondents who cited these financial reasons for their move are examined. The number of those who gave an "excellent" or "good" rating is expressed as a percentage of the total number of movers who cited the same financial reasons. This represents the proportion of high perception (satisfaction) within that group of movers.

3. For each of the same housing items, the ratings of those who did not citefinancial reasons are also examined, using the same logic as in Step 2. A percentage is obtained to represent the proportion of high perception (satisfaction) among movers who did not cite financial reasons.

4. The percentages obtained in Steps 2 and 3 are compared. A minimum of 15 points is used as the criterion of significance. A positive sign shows the proportion of high perception (satisfaction) is greater for those who cited the financial reasons than those who did not. A negative sign indicates the reverse.

5. The table only shows the significant differences.

TABLE 20

Housing Perception (Satisfaction)

Profiles of Movers for

Health Reasons

	Health Reasons	Declining Health	
	Q. 1	Q. 39a	Q. 39b
room size			-17
acc. size			
plumbing			
heating			
draught			
movement			-20
layout			
closets			
privacy			
upkeep			
parking			
grounds			

Source: Questionnaire Survey: Q. 1, Q. 39a and 39b with Q. 15.

Notes: The table is based on the following procedure.

1. Reasons that can be interpreted as "health reasons" are identified from Q. 1, Q. 39a and Q. 39b.
2. For each housing quality item (Q. 15, only neighbourhood and services items are included) the ratings of respondents who cited these health reasons for their move are examined. The number of those who gave an "excellent" or "good" rating is expressed as a percentage of the total number of movers who cited the same health reasons. This represents the proportion of high perception (satisfaction) within that group of movers.

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TABLE 20 continued

3. For each of the same housing items, the ratings of those who did not cite health reasons are also examined, using the same logic as in Step 2. A percentage is obtained to represent the proportion of high perception (satisfaction) among movers who did not cite health reasons.

4. The percentages obtained in Steps 2 and 3 are compared. A minimum of 15 points is used as the criterion of significance. A positive sign shows the proportion of high perception (satisfaction) is greater for those who cited the health reasons than those who did not. A negative sign indicates the reverse.

5. The table only shows the significant differences.

TABLE 21

Housing Preference Profiles of Movers, by Reasons to Move

	Shelter	Neighbourhood	Accessibility	Social Support	Financial	Health
No Building Type Preference	-20		-15		+28	-25
No Neighbourhood Location Preference			-24		+35	-21
No Tenure Preference						
No Living Arrangement Preference						

Source: Questionnaire Survey: Q. 1 with Q. 44, 45, 46, and 47.

Notes: The table is based on the following procedure.

1. Categories of reasons to move are developed for Q. 1. Often, more than one reason was cited by a respondent.

2. For each housing choice the largest response was "no preference". For each choice, percentages of "no preference" are calculated for those who cited a particular category of reasons to move and those who did not. The following housing choices are considered.

   a. building type (Q. 44)
   b. neighbourhood location (Q. 45)
   c. tenure (Q. 46)
   d. living arrangement (Q. 47)

continued next page

TABLE 21 continued

3. The percentages of "no preference" are compared for each category of reasons to move and for each housing choice. A minimum of 15 points difference is used as the criterion of significance. A positive sign indicates that there is a higher proportion of "no preference" among those who cited the particular category of reasons for their move, than those who did not. A negative sign indicates the reverse.

4. The table only shows significant differences.

TABLE 22

Correlation Coefficients of Housing Quality Ratings

Before and After the Move

	Pearson Correlation Coefficient	Probability > |R|
SHELTER		
room size	-0.16080	0.1100
acc. size	-0.08422	0.4048
plumbing	0.01460	0.8854
heating	0.27563	0.0055
draught	0.07291	0.4710
movement	0.46064	0.0001
layout	0.12420	0.2183
closets	0.27290	0.0060
privacy	0.18298	0.0684
upkeep	0.24238	0.0151
parking	0.24861	0.0126
grounds	0.07397	0.4646
NEIGHBOURHOOD		
roads	0.25815	0.0095
sidewalk	0.13546	0.1790
traffic	0.18236	0.0694
crime	-0.00352	0.9723
noise	0.20603	0.0397
street parking	0.17814	0.0762
lighting	-0.06465	0.5228
snow	0.09499	0.3472
cleanliness	0.12676	0.2088
repairs	0.15944	0.1131
neighbours	0.24579	0.0137
SERVICES		
parks	0.22246	0.0261
church	0.22809	0.0225
social clubs	0.29232	0.0032
grocery	0.06983	0.4900
shops	0.01587	0.8754
doctors	0.35143	0.0003
dentists	0.36037	0.0002
drugstore	0.15292	0.1288
transit	0.16080	0.1100
laundry	0.14027	0.1639
library	0.18278	0.0687
post office	0.24484	0.2920

Source: Questionnaire Survey: Q. 15 and 34.

Note: Due to a typographical error in the Questionnaire (Q. 34) no coefficient is generated for "bank in the neighbourhood you used."

TABLE 23

Housing Satisfaction Before and After the Move, By Reasons to Move

	Shelter	Neighbourhood	Accessibility	Social Support	Financial	Health	Sample Norm
dentists		0	+31	+			+4
drugstore		-25	+47	+			+3
transit		+50	+47	+29			+22
laundry		+88	+92	+71			+71
library		-37	+51	+			+3
post office		-25	+31	-			-2

Source: Questionnaire Survey: Q. 1 with Q. 15, and Q. 1 with Q. 34.

Notes: The table is based on the following procedure.

1. Categories of reasons to move are developed from Q. 1.

2. For each housing quality item the ratings before and after the move by respondents who cited a particular category of reasonsto move are examined. The number of those who gave an "excellent" or "good" rating is expressed as a percentage of the total number of movers who cited the particular category of reasons to move. This represents the proportion of high satisfactionwithin that group of movers. (Due to a typographical error in the Questionnaire no calculation can be made for "bank in the neighbourhood you used ").

3. For each housing quality item the before and after percentages are compared. A minimum of 15 points difference is used as the criterion of significance. A positive sign indicates a higher satisfaction after the mover. A negative sign indicates the reverse. A zero sign indicates no change.

4. The change in housing satisfaction for the sample as a whole is computed and used as a benchmark to interpret the findings of the comparison.

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TABLE 23

Housing Satisfaction Before and After the Move, By Reasons to Move

	Shelter	Neighbourhood	Accessibility	Social Support	Financial	Health	Sample Norm
SHELTER							
room size	+			-	-24	+	-3
acc. size	-			-16	-23	-16	-13
plumbing	-			-	-	-	-6
heating	-			-	-	-16	-11
draught	-			-	-23	-	-6
movement	+			+	-	+	+1
layout	+			0	0	+	-1
closets	+			+	+	+	+7
privacy	-			-	-	0	-5
upkeep	+			+	0	+	+5
parking	-16			-19	-41	-19	-16
grounds	0			-	0	-	-5
NEIGHBOURHOOD							
roads		0		-	-23		-1
sidewalk		0		+26	+18		+26
traffic		+		+	0		+1
crime		-		-15	-23		-16
noise		-25		-27	-18		-19
street parking		-25		-24	-		-13
lighting		-		-	0		+4
snow		-37		-23	-		-19
cleanliness		-		-	0		-8
repairs		-37		-15	-		-15
neighbours		-		-	-		-17
SERVICES							
parks		0	-30	-27			-13
church		-25	+15	0			-7
social clubs		+37	+	+18			+8
grocery		-	+39	-			-2
shops		-	+54	+22			+16
doctors		-25	+31	+			+2

TABLE 23

Housing Satisfaction Before and After the Move, By Reasons to Move

5. Only the following comparisons are made for the different category of movers.

   a. shelter reasons: shelter items
   b. neighbourhood reasons: neighbourhood and service items
   c. accessibility reasons: service items
   d. social support reasons: shelter, neighbourhood and service items
   e. financial reasons: shelter and neighbourhood reasons
   f. health reasons: shelter reasons

6. The table only shows significant differences. But the nature (i.e. higher or lower satisfaction) of the differences is shown for all relevant housing items.

TABLE 24

Demographic/Personal Profiles of Frequent Movers

	Subsequent Move Within One Year(n=16)	Sample Norm(n=100)
Age (young-elderly)	87%	82%
Female	87%	84%
Widowed/Separated/Divorced	62%	60%
Living Alone	50%	56%
Healthy	56%	68%
Long-Term Resident	18%	40%

Source: Questionnaire Survey: Q. 19 with Preamble (sex), Q. 50 (marital status), Q. 8 (living arrangement), Q. 19 (health status), and Q. 5 (length of residence).

TABLE 25

Reasons for Subsequent Moves

	Shelter	Neighbourhood	Accessibility	Social Support	Financial	Health
One-Year Period						
One Move	4	4	1	3	4	3
Two Moves	2	0	0	1	0	1
Total	6 (26%)	4 (17%)	1 (4%)	4 (17%)	4 (17%)	4 (17%)
Three-Year Period						
One Move	5	8	0	6	6	4
Two Moves	3	1	1	3	1	3
Three Moves	0	0	0	1	0	1
Four Moves	1	0	0	0	0	0
Total	9 (20%)	9 (20%)	1 (2%)	10 (23%)	7 (16%)	8 (18%)
All Frequent Mover	14 (19%)	11 (15%)	2 (3%)	17 (23%)	20 (27%)	9 (12%)
Whole Sample (initial Move)	63 (34%)	8 (4%)	13 (7%)	51 (28%)	17 (9%)	32 (17%)

Source: Questionnaire Survey: Q. 19 with Q. 32, and Q. 1.

Note:
1. Similar categories of reasons for Q. 1 and Q. 32.
2. Percentages do not add to 100 due to rounding.
3. Percentages within the "total sample" have excluded the group "others".

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